

Summary of the November 2015 TRRP Plan updates (Change 24)

Part 3 – Reporting Requirements	Added section V – Rate Table Codes which represents the rate tables outlined in the Flood Insurance Manual and Submit-for-Rate Guidelines. The WYO companies/vendors will report a three-digit code that represents what rate table was used to obtain the building and contents rates (basic and additional). Also revised the list of Data Element Requirements for WYO.
Part 4 – Data Dictionary	- Data Dictionary Table of Contents – added new data elements represented by notation ‘new’. - Agricultural Structure Indicator: New data element - Area below Elevated Floor - Elevators: New data element - Area below Elevated Floor – Enclosed Finished Area Indicator: New data element - Area below Elevated Floor – Garage Indicator: New data element - Area below Elevated Floor – M/E Indicator: New data element - Area below Elevated Floor – M/E Value Amount: New data element - Area below Elevated Floor – M/E Value Indicator: New data element - Area below Elevated Floor – Number of Flood Openings: New data element - Area below Elevated Floor – Washer/Dryer Indicator: New data element - Area below Elevated Floor – Washer/Dryer Amount: New data element - Area below Elevated Floor – Washer/Dryer Indicator: New data element - Basement M/E Indicator: New data element - Basement M/E Value Amount: New data element - Basement M/E Value Indicator: New data element - Basement Washer/Dryer Indicator: New data element - Basement Washer/Dryer Value Amount: New data element - Basement Washer/Dryer Value Indicator: New data element - Building Description Type: Renamed from ‘Building Use Type’ - Building on Federal Land Indicator: New data element - Building Purpose Type: revised Edit Criteria and Note sections. - Building Purpose Type Percentage: New data element - Building Walled/Roofed Indicator: New data element - Business Property Indicator: Data element will no longer be reported as of November 1, 2015. Associated edits will be canceled.

Summary of the November 2015 TRRP Plan updates (Change 24)

	• Cancellation/Voidance Reason: revised all cancellation reason codes as to eligibility of full vs. pro-rata refunds. • Current Map Date: New data element • Elevating Foundation Type: New data element • Enclosure Material Type: New data element • Enclosure Size: New data element • Enclosure Use Indicator: New data element • Engineered Flood Openings Indicator: New data element • Entire Building Coverage Indicator: New data element • Flood Openings Indicator: New data element • Floor Below Grade Indicator: New data element • Foundation Type: revised Edit Criteria section • Garage Flood Openings Indicator: New data element • Garage Indicator: New data element • Garage M/E Indicator: New data element • Garage – Number of Flood Openings: New data element • Garage Total Net Area: New data element • Garage Use Indicator: New data element • House Worship Indicator: New data element • Lender Indicator: New data element • Mandatory Purchase Indicator: New data element • Newly Mapped Date: New data element • Non-Profit Entity Indicator: New data element • Occupancy Type: Added new code '6' – Non Residential Business. Code '4' has been renamed 'Other Non Residential'. • Pre-FIRM SFHA – Community Reinstatement Date: New data element • Pre-FIRM SFHA – Community Reinstatement Indicator: New data element • Pre-FIRM SFHA – Community Suspension Date: New data element • Pre-FIRM SFHA – Lender Required under Mandatory Purchase Indicator: New data element
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Summary of the November 2015 TRRP Plan updates (Change 24)

	• Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator: New data element • Pre-FIRM SFHA – Prior Policy lapsed Result of Community Suspension Indicator: New data element • Property Purchase Date: Revised Note Section • Property Purchase Indicator: Data element will no longer be reported as of November 1, 2015. Associated edits will be cancelled. • Rate Table Code: New data element • Rated Map Date: New data element • Sml-Business Indicator: New data element • Substantial Improvement Date: New data element • Total Area of Garage Flood Openings: New data element • Total Area of Flood Openings: New data element
Part 6 – Record Layouts	• Revised Policy TRRP transaction record layouts to include new data elements. Record layouts have increased from 700 characters to 1000 characters.
Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	• Added new data elements
Appendix C - Error Reporting	• Added new data elements to Policy Error record layouts.

NATIONAL FLOOD INSURANCE PROGRAM

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

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

PART 3 - REPORTING REQUIREMENTS

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I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

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

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

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

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

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

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

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

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

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

⁺Refer 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.

^sThis data element is required for policies expired more than 120 days.

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Lowest Floor Elevation	Y	4-131	Application - Elevation Data; Elevation Certificate
Mailing City	Y	4-131A	Application - Insured Information
Mailing State	Y	4-131B	Application - Insured Information
Mailing Street Address	Y	4-131C	Application - Insured Information
Mailing ZIP Code	Y	4-131D	Application - Insured Information
Mandatory Purchase Indicator	Y	4-131F	Application - Insured
Map Panel Number ⁺ (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
Newly Mapped Date	Y	4-139A	Application - Building
Non_Profit Entity Indicator	Y	4-139B	Application - Building
Number of Elevators	Y	4-139A	Application - Part 2. Section II
Number of Floors (Including Basement)/ Building Type	Y	4-140	Application - Building
Obstruction Type	Y	4-141	Application - Building
Occupancy Type	Y	4-143	Application - Building

⁺Refer 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
Pre-FIRM SFHA - Community Reinstatement Date	Y	4-158A	Application - Building
Pre-FIRM SFHA - Community Reinstatement Indicator	Y	4-158B	Application - Building
Pre-FIRM SFHA - Community Suspension Date	Y	4-158C	Application - Building
Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator	Y	4-158D	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator	Y	4-158E	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	Y	4-158F	Application - Building
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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Property Purchase Date	Y	4-163A	Application - Policy Period
Property Purchase Indicator	Y	4-163B	Application - Policy Period
Property State	Y	4-164	Application - Property Location
Property Street Address	Y	4-165	Application - Property Location
Property ZIP Code	Y	4-168	Application - Property Location
Rate Table Code	Y	4-168A	
Rated Map Date	Y	4-168B	
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement 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 ⁴	Y	4-175	Application - Coverage and Rating

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.

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 ⁴	N	4-184	Application - 2nd Mortgagee/Other
Second Lender Loan Number ²	N	4-185	Application - 2nd Mortgagee/Other
Second Lender Name ⁴	N	4-186	Application - 2nd Mortgagee/Other
Second Lender State ⁴	N	4-187	Application - 2nd Mortgagee/Other
Second Lender Street Address ²	N	4-188	Application - 2nd Mortgagee/Other
Second Lender ZIP Code ⁴	N	4-189	Application - 2nd Mortgagee/Other
Small Business Indicator	Y	4-189A	Application - Building
Sort Sequence Key	Y	4-190	
SRL Property Indicator	Y	4-193A	Application - Building
State-Owned Property	Y	4-194	Application - Building
Subsidized Rated Indicator	Y	4-196A	
Substantial Improvement Date	Y	4-196B	
Taxpayer Identification Number ⁶	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

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

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

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

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

V. RATE TABLE CODES

These rate table codes will represent the rate table outlined in the Flood Insurance Manual or Submit-for-Rate Guidelines that is used by the WYO company/vendor to determine the building and contents rates (basic and additional) for a submitted policy.

FLOOD INSURANCE MANUAL – SECTION 5 - RATING

RATE TABLE CODE	RATE TABLE DESCRIPTION
R1E	Table 1 – Emergency Program Rates
R2A	Table 2A – Regular Program – Pre-FIRM Construction Rates
R2B	Table 2B – Regular Program – Pre-FIRM Construction Rates (Non-Primary)
R2C	Table 2C – Regular Program – Pre-FIRM Construction Rates – Severe Repetitive Loss Properties
R2D	Table 2D – Regular Program – Pre-FIRM Construction Rates – Substantial Improvement
R3A	Table 3A – Regular Program – Post-FIRM Construction Rates – A99, B, C, D, AO, AH zones
R3B	Table 3B – Post-FIRM Construction Rates – zones A1-A30, AE
R3C	Table 3C – Post-FIRM Construction Rates – Unnumbered zone A
R3D	Table 3D – Post-FIRM Construction Rates – zones '75-'81 V1-V30, VE, V
R3E	Table 3E – Post-FIRM Constructions Rates – 1981 Post-Firm V1-V30, VE, V zones – Free of Obstruction
R3F	Table 3F – Post-FIRM Constructions Rates – 1981 Post-Firm V1-V30, VE, V zones – With Obstruction
R4X	Table 4 – Regular Program Pre and Post-FIRM AR and AR dual zones – Not Elevation Rated
R5X	Table 5 – Regular Program – Pre and Post-FIRM AR and AR dual zones – Elevation Rated
R6X	Table 6 – Tentative Rates

V. RATE TABLE CODES (CONT'D.)

FLOOD INSURANCE MANUAL – SECTION 6 - CONDOMINIUMS

RATE TABLE CODE	RATE TABLE DESCRIPTION
C3A	Table 3A – RCBAP High-Rise Condominium Rates
C3B	Table 3B – RCBAP High-Rise Condominium Rates – Pre-FIRM Substantial Improvement
C3C	Table 3C – RCBAP High-Rise – Post-FIRM AO/AH and unnumbered A zones
C3D	Table 3D – RCBAP High-Rise Condominium Rates – Pre and Post-FIRM AR and AR-dual zones
C3E	Table 3E – RCBAP High-Rise Condominium Rates – '75-'81 V1-V30, VE, V zones
C4A	Table 4A – RCBAP Low-Rise Condominium Rates
C4B	Table 4B – RCBAP Low-Rise 1-4 Family Severe Repetitive Loss Properties
C4C	Table 4C – RCBAP Low-Rise Condominium Rates – Pre-FIRM Substantial Improvement
C4D	Table 4D – RCBAP Low-Rise Condominium Rates – Post-FIRM A1-A30, AE
C4E	Table 4E – RCBAP Low-Rise Condominium Rates – Unnumbered zone A
C4F	Table 4F - RCBAP Low-Rise Condominium Rates – AR and AR-dual zones
C4G	Table 4G – RCBAP Low-Rise Condominium Rates –Post-FIRM '75-'81 V1-V30, VE zones
C5A	Table 5A – RCBAP High-Rise and Low-Rise Condominium Rates – Post-FIRM V1-V30, VE (free of obstruction)
C5B	Table 5B – RCBAP High-Rise and Low-Rise – Post-FIRM V1-V30, VE (with obstruction)
C5C	Table 5C – RCBAP High-Rise and Low-Rise – 1981 Post-FIRM V zone rates

RATE TABLE CODES (CONT'D.)

FLOOD INSURANCE MANUAL – SECTION 9 - PREFERRED RISK POLICY (PRP)

RATE TABLE CODE	RATE TABLE DESCRIPTION
P3A	Table 3A - PRP 1-4 Family Residential B/C coverage combinations; PRP Residential Contents-only coverage

P3B	Table 3B - PRP Other Residential B/C coverage combinations
P3C	Table 3C - PRP Non-Residential B/C coverage combinations; PRP Non- Residential Contents-only coverage

FLOOD INSURANCE MANUAL – SECTION 10

MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP)

RATE TABLE CODE	RATE TABLE DESCRIPTION
MP1	Mortgage Portfolio Protection Program Rates

FLOOD INSURANCE MANUAL – SECTION 21

LEASED FEDERAL PROPERTIES (LFP)

RATE TABLE CODE	RATE TABLE DESCRIPTION
LF1	Table 1- Tentative Rates

FLOOD INSURANCE MANUAL – SECTION 17 - PROVISIONAL RATING

RATE TABLE CODE	RATE TABLE DESCRIPTION
PR1	Provisional Rating

V. RATE TABLE CODES (CONT'D.)

SRG – SPECIFIC RATING GUIDELINES

RATE TABLE CODE	RATE TABLE DESCRIPTION
SR1	SRG Section 1: Pre-FIRM and Post-FIRM Non-Elevated Buildings and Pre-FIRM Elevated Buildings
SR2	SRG Section 2: Post-FIRM Elevated Buildings
SR3	SRG Section 3: Unnumbered A Zones
SR4	SRG Section 4: Unnumbered V Zones
SR5	SRG Section 5: Miscellaneous

FLOOD INSURANCE MANUAL - NEWLY MAPPED POLICIES

RATE TABLE CODE	RATE TABLE DESCRIPTION
NM3	Table 3 – Newly Mapped 1-4 Family Residential B/C coverage combinations; Newly Mapped Residential Contents-only coverage
NM4	Table 4 – Newly Mapped Other Residential B/C coverage combinations
NM5	Table 5 – Newly Mapped Non-Residential B/C coverage combinations; Newly Mapped Non- Residential Contents-only coverage

PART 4 - DATA DICTIONARY

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DATA ELEMENT: Agricultural Structure Indicator

ALIAS: None

ACRONYM: AGRI-STRUCT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicator to identify building as an agricultural structure.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Occupancy Type '1', '2', '3' with original new business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the effective date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Elevators

ALIAS: None

ACRONYM: BELV-ELEVATOR

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates whether elevators are present below the elevated floor.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Elevated Building indicator 'Y' and the original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Elevated Building indicator 'N' and the original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Enclosed Finished Area Indicator

ALIAS: None

ACRONYM: BELV-ENCL-FIN

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates whether the enclosed area is finished.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Enclosure Type 'F' or 'P' and original new business date is on or after November 1, 2015, acceptable value of 'N' or 'Y' must be reported; blank cannot be reported.
- Policies with Enclosure Type 'N' and original new business date is on or after November 1, 2015, acceptable value of blank must be reported.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Garage Indicator

ALIAS: None

ACRONYM: BELV-GAR-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For an elevated building, indicates if the attached garage is beneath or adjacent to the elevated floor.

EDIT CRITERIA: Alpha, acceptable values:

- A - Adjacent to the elevated floor
- B - Beneath the elevated floor
- N - No garage

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 can report 'A', 'B', 'N' or blank.
- Policies with Elevated Building indicator 'Y' and the original new business date on or after November 1, 2015, must report 'A', 'B' or 'N'.
- Policies with Elevated Building indicator 'N' and the original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'A', 'B', 'N' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'A', 'B', 'N' or blank.

DATA ELEMENT: Area below Elevated Floor - M/E Indicator

ALIAS: None

ACRONYM: BELV-ME-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the area below the elevated floor contain machinery and/or equipment.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Elevated Building indicator 'Y' and the original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Elevated Building indicator 'N' and the original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - M/E Value Amount

ALIAS: None

ACRONYM: BELV-ME-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount of machinery and/or equipment below the elevated floor, if the amount is greater than \$20,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value greater than 20,000 or blank.
- Policies with original new business date on or after or after November 1, 2015 and the Area below Elevated Floor - M/E Value indicator is '3', must report any numeric value greater than 20,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - M/E Value Indicator

ALIAS: None

ACRONYM: BELV-ME-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates what the value range is for machinery and/or equipment, if present in the area below the elevated floor.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$10,000
- 2 - \$10,001 to \$20,000
- 3 - over \$20,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report '1', '2', '3', or blank.
- Policies with Area below the Elevated Floor - M/E indicator of 'Y' and original new business date on or after November 1, 2015 must report '1', '2' or '3'.
- Policies with Area below the Elevated Floor - M/E indicator of 'N', must report '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Number of Flood Openings

ALIAS: None

ACRONYM: BELV-FLOOD-OP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the number of permanent flood openings within 1 foot of the adjacent grade.

EDIT CRITERIA: Numeric

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Flood Openings Indicator is 'Y', the value must be greater than zero.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a value greater than zero, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a value greater than zero, or blank.

DATA ELEMENT: Area below Elevated Floor – Washer/Dryer Indicator

ALIAS: None

ACRONYM: BELV-WD-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the area below the elevated floor contain a washer, dryer or food freezer.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Elevated Building indicator 'Y' and the original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Elevated Building indicator 'N' and the original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Washer/Dryer Value Amount

ALIAS: None

ACRONYM: BELV-WD-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount for washer, dryer or food freezer, if the amount is greater than \$10,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Area below Elevated Floor - Washer/Dryer Value indicator is '3', must report any numeric value greater than 10,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor – Washer/Dryer Value Indicator

ALIAS: None

ACRONYM: BELV-WD-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the value range for washer, dryer or food freezer, if present in the area below the elevated floor.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 – \$0 to \$5,000
- 2 – \$5,001 to \$10,000
- 3 – over \$10,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 can report '1', '2', '3', or blank.
- Policies with Area below the Elevated Floor – Washer/Dryer indicator is 'Y' and original new business date on or after November 1, 2015, must report '1', '2' or '3'.
- Policies with Area below the Elevated Floor – Washer/Dryer indicator is 'N' must report a '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement M/E Indicator

ALIAS: None

ACRONYM: BSMT-ME-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the basement/subgrade crawlspace contains machinery and/or equipment.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Basement/Enclosure/Crawlspace Type of '1', '2' or '4' and original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Basement/Enclosure/Crawlspace Type of '0', and original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement M/E Value Amount

ALIAS: None

ACRONYM: BSMT-ME-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount is of machinery and/or equipment in a basement, if the amount is greater than \$20,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Basement M/E Value Indicator is '3', must report any numeric value greater than \$20,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement M/E Value Indicator

ALIAS: None

ACRONYM: BSMT-ME-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the value range for basement/subgrade crawlspace machinery and/or equipment.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$10,000
- 2 - \$10,001 to \$20,000
- 3 - over \$20,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report '1', '2', '3', or blank.
- Policies with Basement M/E indicator 'Y' and original new business date on or after November 1, 2015, must report '1', '2' or '3'.
- Policies with a Basement M/E indicator is 'N', must report a '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement Washer/Dryer Indicator

ALIAS: None

ACRONYM: BSMT-WD-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the basement/subgrade crawlspace contains a washer, dryer or food freezer.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with a Basement/Enclosure/Crawlspace Type of '1', '2' or '4' and original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with a Basement/Enclosure/Crawlspace Type of '0', and original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement Washer/Dryer Value Amount

ALIAS: None

ACRONYM: BSMT-WS-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount for washer, dryer or food freezer, if the amount is greater than \$10,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Basement Washer/Dryer Value indicator is '3', must report any numeric value greater than \$10,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement Washer/Dryer Value Indicator

ALIAS: None

ACRONYM: BSMT-WD-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the value range for a washer, dryer or food freezer if present in a basement/subgrade crawlspace.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$5,000
- 2 - \$5,001 to \$10,000
- 3 - over \$10,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 can report '1', '2', '3', or blank.
- Policies with Basement Washer/Dryer indicator 'Y' and original new business date on or after November 1, 2015 must report '1', '2' or '3'.
- Policies with Basement Washer/Dryer indicator 'N' must report '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Building Description Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-DESC-TYP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the description of the use of the insured building.
This data element was formerly called "Building Use Type".

EDIT CRITERIA: Alphanumeric, Acceptable values:

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

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

■ **DATA ELEMENT: Building Description Type (Cont'd.)**

NOTE:

- Policies with original new business dates prior to October 1, 2009, must be reported with any of the valid values or blanks in the Building Description Type.
- Policies with Risk Rating methods '3' (Alternative), '6' (Provisional), '8' (Tentative), 'F' (Leased Federal Properties), '9' (MPPP), 'G' (GFIP) or '7', 'P', 'Q' (Preferred Risk) must be reported with any of the valid values or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with any of the valid values (1-13) or blank regardless of the original new business date.
- Occupancy types '4' policies effective on or after October 1, 2013 must not report blank for the Building Description Type, except risk rating methods '6', '8' and '9'.

Occupancy types '6' policies effective on or after November 1, 2015 must not report blank for the Building Description Type, except risk rating methods '6', '8' and '9'.

DATA ELEMENT: Building on Federal Land Indicator

ALIAS: None

ACRONYM: BLDG-FED-LAND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is located on federal land.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Building over Water Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-WATER-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

This is the type code that determines if the insured building is not over water, partially over water, or fully/entirely over water.

EDIT CRITERIA: Alphanumeric, Acceptable Values:

- 1 - Not over Water
- 2 - Partially over Water
- 3 - Fully/Entirely over Water

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:

- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with '1', '2', '3', or blank regardless of the original new business date.
- Policies with original new business dates prior to October 1, 2009, can report '1', '2', '3' or blank.
- Risk Rating method 'G' (GFIP) policies with original new business dates on or after October 1, 2009, can report '1', '2', '3' or blank.
- Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) policies with original new business dates on or after October 1, 2009 and prior to October 1, 2013 can report '1', '2', '3' or blank.
- Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) policies with original new business dates on or after October 1, 2013 must report '1', '2' or '3'.
- Risk Rating method '9' (MPPP) policies with original new business dates on or after October 1, 2009 and prior to October 1, 2012, can report '1', '2', '3' or blank.
- Risk Rating method '9' (MPPP) policies with original new business dates on or after October 1, 2012 must report '1', '2', or '3'.

DATA ELEMENT: Building over Water Type (Cont'd.)

REPORTING REQUIREMENT: (Cont'd.)

- Policies with original new business dates on or after October 1, 2009 (with the exception of GFIP, Preferred Risk, MPPP – see above criteria) must report '1', '2', or '3'.
- Policies with Elevated Building indicator 'N' must report a '1' if original new business dates are on or after October 1, 2009.
- Policies reported with Building over Water Type '3' and original construction dates on or after October 1, 1982 are ineligible for flood insurance.

DATA ELEMENT: Building Purpose Type

ALIAS: None

ACRONYM: (PMF) BLDG_PURPOSE

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is residential, non-residential or mixed use.

EDIT CRITERIA: Alpha, acceptable values:

R - Residential (100%)
N - Non-Residential (100%)
M - Mixed Use

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013.

NOTE:

- Policies with original new business dates prior to October 1, 2013, can report 'R', 'N', 'M', or blank.
- Policies with original new business date on or after November 1, 2015 must report 'R', 'N' or 'M'.
- Policies with Occupancy Type '4' or '6' and with Policy Effective date on or after November 1, 2015, must report 'R', 'N' or 'M'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'R', 'N', 'M', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'R', 'N', 'M', or blank regardless of the original new business date.

DATA ELEMENT: Building Purpose Type Percentage

ALIAS: None

ACRONYM: (PMF) BLDG_PURP_PCT

FILE: Policy Master (PMF)

DESCRIPTION:

If the building purpose is mixed use, a percentage must be specified for residential use.

EDIT CRITERIA: Numeric

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a numeric value 1-99 or blank.
- Policies with original new business dates on or after November 1, 2015 and a Business Purpose Type of 'M' must report a numeric value 1-99.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a numeric value 1-99 or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a numeric value 1-99 or blank.
- Policies where the Building Purpose Type 'R', 'N' or blank must report blank.

DATA ELEMENT: Building Walled/Roofed Indicator

ALIAS: None

ACRONYM: WALLED-ROOFED

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is walled and roofed.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Business Property Indicator

ALIAS: None

ACRONYM: (PMF) BUS_PROP_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the insured property is owned by a business.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013. *For policies effective on or after November 1, 2015, this data element is cancelled.*

NOTE:

- Policies with original new business dates prior to November 1, 2013, can report 'Y', 'N', or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'Y', 'N', or blank regardless of the original new business date.
- Risk Rating methods 'G' (GFIP) and '9' (MPPP) policies can be reported with 'Y', 'N', or blank regardless of the original new business date.

DATA ELEMENT: Cancellation/Voidance Reason

ALIAS: Cancellation/Nullification Reason

ACRONYM: WYO (PMF) CAN-REASON

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Flood insurance coverage is terminated mid-year by either canceling or nullifying a policy depending upon the reason for this transaction. Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons. The insured must have maintained continuous NFIP coverage to be eligible for any prior-year premium refund. All existing rules concerning the Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, HFIAA Surcharge, and producer commission remain in effect. See the reference chart on page 4-43A for 11/1/2015 changes.

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

1. Building Sold or Removed.

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

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

Premium Refund:

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

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

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

2. Contents Sold or Removed.

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

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

Premium Refund:

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

Cancellation effective date is:

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

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

Premium Refund:

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

Cancellation effective date is:

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

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

Premium Refund:

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

One-Year:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

DESCRIPTION: (Cont'd.)

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

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

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

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

Premium Refund:

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

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

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

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

Premium Refund:

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

Cancellation effective date is:

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

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

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

Premium Refund:

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

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

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

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

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

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

DESCRIPTION: (Cont'd.)

Premium Refund:

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

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

TRRP Reason Code: 10

Number of Policy Years Allowed: 1

Premium Refund:

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

Cancellation effective date is:

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

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

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

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

Premium Refund:

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

Cancellation effective date is:

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

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

DESCRIPTION: (Cont'd.)

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

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

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

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

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

Premium Refund:

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

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

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

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

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

Premium Refund:

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

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

DESCRIPTION: (Cont'd.)

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

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

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

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

Premium Refund:

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

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

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

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

Premium Refund:

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

Cancellation effective date is:

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

Open Claim: Policy can be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy can be canceled.

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

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

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

DESCRIPTION: (Cont'd.)

Premium Refund:

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

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

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

DESCRIPTION: (Cont'd.)

Premium Refund:

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

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

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

DESCRIPTION: (Cont'd.)

Premium Refund:

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

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

Premium Refund:

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

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

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

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

TRRP Reason Code: 52
Number of Policy Years Allowed: 2

Premium Refund:

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

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

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

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

Premium Refund:

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

Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

DESCRIPTION: (Cont'd.)

EXAMPLES OF PREMIUM REFUND AND EXPENSE ALLOWANCE CALCULATIONS

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

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

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

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

a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Less Federal Policy Fee	-44.00
Less HFIAA Surcharge	-25.00
Less Probation Surcharge	-00.00
	<u>\$440.00</u>
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	<u>\$ 220.00</u>

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

DESCRIPTION: (Cont'd.)

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

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

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

Refund to Insured	\$ 220.00
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 II: Reasons 5, 6, 8, 16, 21, 22*, and 60

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

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

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

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

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

DESCRIPTION: (Cont'd.)

a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Less Federal Policy Fee	\$ 44.00
Less HFIAA Surcharge	\$ 25.00
Refund to Insured	<u>\$ 440.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

Refund to Insured	\$ 440.00
less Reserve Fund Assessment	<u>- 40.00</u>

Written Premium subject to Agent Commission	\$ 400.00
Agent Commission Percentage	x 15.0%
Agent Commission Allowance	<u>\$ 60.00</u>

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

Refund to Insured	\$ 440.00
less Reserve Fund Assessment	<u>- 40.00</u>

Premium subject to Expense Allowance	\$ 400.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	<u>\$ 71.60</u>

Case IV: Reasons 10 and 23

Written Premium (including ICC, \$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	<u>- 25.00</u>

Premium subject to Expense Allowance	\$ 400.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 131.60</u>

c) No expense allowance returned to the NFIP

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

DESCRIPTION: (Cont'd.)

Case V: Reason 24

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

Case VI: Reason 25

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

**Processing Outcomes for Cancellation/Nullification
Of a Flood Insurance Policy
Effective 11/01/2015**

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

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

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 2

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

SYSTEM FUNCTION: Policy History
Validation of Cancellation Reason

REPORTING REQUIREMENT: Required

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

DATA ELEMENT: Current Map Date

ALIAS: None

ACRONYM: CURR-MAP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date of the current Flood Insurance Rate Map.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a valid date or blank.
- Policies with original new business dates on or after November 1, 2015 must report a valid date.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a valid date, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.

DATA ELEMENT: Current Map Info - Base Flood Elevation

ALIAS: None

ACRONYM: WYO (PMF) CMI-BASE-FLOOD

FILE: Policy Master (PMF)

DESCRIPTION:

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

Note: This data element is not used for rating.

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report 9999.0 in the current BFE.
- If the Grandfathering Type code is '1' or blank, policies will report 9999.0 in the current BFE.
- If the Grandfathering Type code is '2' or '3' and the Post-FIRM construction indicator is 'N' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE can be reported with any elevation, including default value 9999.0.
- If the Grandfathering Type code is '2' or '3' and the Post-FIRM construction indicator is 'Y' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE cannot be reported with 9999.0.
- If the Grandfathering Type code is '2' or '3', the current BFE can be reported as 9999.0 only if the Current Map Info - Flood Risk Zone is unnumbered V, unnumbered A, A0, AR, A99, B, C, D, or X.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report 9999.0.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any Current Map Information - Base Flood Elevation including default value 9999.0 regardless of the original new business date.

DATA ELEMENT: Current Map Info - Community Identification Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-COMM-ID

FILE: Policy Master (PMF)

DESCRIPTION:

The current map Community ID Number for the property.

This data element is not used for rating.

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

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Community ID Number.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Community ID Number.
- If the Grandfathering Type code is '2' '3', the current Community ID Number must be reported with a valid community number.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any valid community identification number or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info - Flood Risk Zone

ALIAS: None

ACRONYM: WYO (PMF) CMI-FLOOD-ZONE

FILE: Policy Master (PMF)

DESCRIPTION:

The current map FIRM zone for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphanumeric, Acceptable Values:

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

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

EDIT CRITERIA: (Cont'd.)

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

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

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

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Flood Risk Zone.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Flood Risk Zone.
- If the Grandfathering Type code is '2' or '3', the current Flood Risk Zone must be reported with a valid flood zone.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any valid flood risk zone or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info - Map Panel Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-PANEL

FILE: Policy Master (PMF)

DESCRIPTION:

The current map panel number for the property.

This data element is not used for rating.

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

LENGTH: 4

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Map Panel Number.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Map Panel Number.
- If the Grandfathering Type code is '2' or '3', the Current Map Info - Map Panel Number cannot be reported with all blanks or all zeros.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- • Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any valid map panel number or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info - Map Panel Suffix

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-SUFFIX

FILE: Policy Master (PMF)

DESCRIPTION:

The current map panel suffix for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphabetic

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blank in the current Map Panel Suffix.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Map Panel Suffix.
- If the Grandfathering Type code is '2' or '3', the Current Map Info - Map Panel Suffix cannot be reported with blanks.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any valid map panel suffix or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info - Prior Policy Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-PRIOR-POLNUM

FILE: Policy Master (PMF)

DESCRIPTION:

For a new business transfer or rollover, the prior policy number will be reported.

This data element has been renamed. Please now refer to data element 'Prior Policy Number.'

EDIT CRITERIA: Alphanumeric

LENGTH: 10

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required for Grandfathering Type Code '3'.

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the CMI - Prior Policy Number.
- If the Grandfathering Type code is '1', '2', or blank, policies can report blanks or, if optionally entered, the prior policy number in the CMI - Prior Policy Number.
- If the Grandfathering Type code is '3', the CMI - Prior Policy Number must not be blank.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any valid policy number or blanks, regardless of the original new business date.

DATA ELEMENT: Elevating Foundation Type

ALIAS: None

ACRONYM: ELEV-FOUND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the foundation type of the elevated building in the SFHA.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - Piers, Posts, or Piles
- 2 - Reinforced Masonry Piers or Concrete Piers or Columns
- 3 - Reinforced Concrete Shear Walls
- 4 - Wood Shear Walls
(Not approved for Elevating in V zones)
- 5 - Solid Foundation Walls
(Not approved for Elevating in V zones)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report acceptable value of '1' thru '5' or blank.
- Policies with Elevated Building Indicator 'Y' and an original new business date on or after November 1, 2015, acceptable value of '1' thru '5' must be reported; blank cannot be reported.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.

DATA ELEMENT: Enclosure Material Type

ALIAS: None

ACRONYM: ENCL-MAT-TYP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the type of material used for enclosure.

EDIT CRITERIA: Alphanumeric, acceptable values:

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

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report acceptable value of '1' thru '7' or blank.
- Policies with Enclosure Type 'F' or 'P' and original new business date is on or after November 1, 2015, acceptable value of '1' thru '7' must be reported; blank cannot be reported.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a valid date, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.

DATA ELEMENT: Enclosure Size

ALIAS: None

ACRONYM: ENCL-SIZE

FILE: Policy Master (PMF)

DESCRIPTION:

The amount in square feet of the size of the enclosed area if enclosed with a material other than insect screening or light wood lattice.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a numeric amount greater than zero or blank.
- Policies with original new business date on or after November 1, 2015 and the Area below Elevated Floor - Enclosed Finished Area Indicator is 'Y', the numeric amount must be greater than zero. If the Area below Elevated Floor - Enclosed Finished Area Indicator is 'N', then report blank.

DATA ELEMENT: Enclosure Use Indicator

ALIAS: None

ACRONYM: ENCL-USE-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the enclosed area/crawlspace is used for any purpose other than solely for parking of vehicles, building access and/or storage.

EDIT CRITERIA: Alphanumeric

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Enclosure Type 'F' or 'P' and original new business date is on or after November 1, 2015, acceptable values of 'N' or 'Y' must be reported; blank cannot be reported.
- Policies with Enclosure Type 'N' and original new business date is on or after November 1, 2015, acceptable value is blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Engineered Flood Openings Indicator

ALIAS: None

ACRONYM: ENG-FLOOD-OPN

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if there are engineered flood openings.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Flood Openings indicator of 'Y' and original new business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Flood Openings indicator of 'N' and original new business date on or after November 1, 2015 must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Entire Building Coverage Indicator

ALIAS: None

ACRONYM: BLDG-COV-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if coverage is for the entire building.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Flood Openings Indicator

ALIAS: None

ACRONYM: FLOOD-OPENING

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the enclosed area/crawlspace is constructed with flood openings.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Enclosure Type 'F' or 'P' and with original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Floor Below Grade Indicator

ALIAS: None

ACRONYM: FLR-BELOW-GRD

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the basement/subgrade crawlspace floor is below grade on all sides.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with Basement/Enclosure/Crawlspace Type of '1', '2', '3' or '4' and with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Foundation Type

ALIAS: Foundation Structure, Substructure Type, Elevating System

ACRONYM: WYO (CMF) FOUNDATION

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

DESCRIPTION:

A. Piles

1. Wood piles are long slender timbers embedded about 10 feet or more into the ground, which elevate and support structures, possibly elevated above the ground. The usual sizes of wood piles include rough timbers 8 inches by 8 inches, 10 inches by 10 inches, and round piles with about an 8-inch tip diameter.
2. Concrete piles are long slender precast concrete members with some reinforcing steel. They are embedded a number of feet into the ground and support structures, possibly elevated above the ground. Sizes may be about 12 inches in diameter and larger.
3. Steel piles are long slender rolled steel H-shapes that are embedded into the ground and support structures, possibly elevated above the ground. These steel piles may be about 8 inches square and larger.

B. Piers

1. Concrete block piers may be used to support and elevate structures above the ground.

Unreinforced concrete block piers have the blocks stacked with grout between each block. They may be 12 inches square and larger.

Reinforced concrete block piers are built as above except the cavity in hollow blocks is filled with cement grout surrounding several vertical reinforcing steel bars protruding from the concrete footing into the pier. The floor beams are firmly attached to the grout in the block cavity.

DATA ELEMENT: Foundation Type (Cont'd.)

DESCRIPTION: (Cont'd.)

2. Reinforced concrete piers may be used to support and elevate structures above the ground. The pier is formed in square or rectangular shape, with vertical reinforcing steel and horizontal tie steel. Steel dowels should extend from the footing into the pier. Anchor bolts on steel extend from the top of the pier into the floor beams.

C. Posts

Wood posts may be used to support and elevate relatively light structures above the ground. The posts are usually 6 inches by 6 inches or larger and rest on a concrete foundation.

D. Foundation Walls

1. Reinforced concrete walls may be used to enclose the lowest level of a structure and concurrently support the upper portions of the structure. The concrete would normally be at least 6 inches thick with reinforcing steel running both horizontally and vertically. There should be vertical steel dowels extending out of a concrete footing into the wall.
2. Concrete block walls may be used to enclose the lowest level of a structure and concurrently support the upper portions of the structure. The concrete block would be laid with horizontal and vertical joints between the blocks. The wall may be reinforced by filling the cavities in hollow block with cement grout surrounding vertical reinforcing steel. These walls are normally at least 8 inches thick.
3. Reinforced concrete shear walls may be used to elevate and support a structure. The walls are oriented parallel to the direction of the flow of water.
4. Treated plywood foundation walls have occasionally been used to support light structures. One form of construction consists of vertical 2x4 or 2x6 studs with top and bottom 2x4 lumber plates and plywood nailed to these studs. All the wood should be thoroughly treated to resist decay and insect attack.

DATA ELEMENT: Foundation Type (Cont'd.)

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 11 - Concrete Piles
- 12 - Wood Piles
- 13 - Steel Piles
- 21 - Reinforced Concrete Piers
- 22 - Reinforced Concrete Block Piers
- 23 - Unreinforced Concrete Block Piers
- 24 - Brick Piers
- 25 - Other Piers
- 30 - Wood Posts
- 41 - Reinforced Concrete Walls
- 42 - Concrete Block Walls
- 43 - Reinforced Concrete Shear Walls
- 44 - Treated Plywood
- 45 - Brick Walls
- 46 - Other Walls
- 50 - Concrete Slab
- 52 - Reinforced Masonry Piers/Concrete Piers or Columns
- 54 - Reinforced Concrete Shear Walls
- 56 - Wood Shear Walls
(Note: not approved for elevating in V zones)
- 58 - Solid Foundation Walls
(Note: not approved for elevating in V zones)
- 60 - Other

LENGTH: 2

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

SYSTEM FUNCTION: Analysis of Building Design

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Garage Flood Openings Indicator

ALIAS: None

ACRONYM: GAR-FLOOD-OPN

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if there are any flood openings (excluding doors) that are designed to allow the passage of floodwaters through the garage (if an attached garage is present).

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Garage Indicator 'Y' and original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Garage Indicator 'N' or blank, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Garage Indicator

ALIAS: None

ACRONYM: GARAGE-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if a garage is attached to the building.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Garage M/E Indicator

ALIAS: None

ACRONYM: GARAGE-ME-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the garage contains machinery and/or equipment.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Basement/Enclosure/Crawlspace Type '1', '3', or '4' and the original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.
- Policies with Garage Indicator 'Y' and the original new business date is on or after November 1, 2015, must report 'N' or 'Y'.

DATA ELEMENT: Garage - Number of Flood Openings

ALIAS: None

ACRONYM: GAR-NUM-FL00D

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates number of flood openings in an attached garage.

EDIT CRITERIA: Numeric

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Garage Flood Openings Indicator is 'Y', the value must be greater than zero.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a value greater than zero, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a value greater than zero, or blank.

DATA ELEMENT: Garage Total Net Area

ALIAS: None

ACRONYM: GARAGE-AREA

FILE: Policy Master (PMF)

DESCRIPTION:

The amount in square feet of the total net area of the attached garage.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a numeric amount greater than zero or blank.
- Policies with original new business date on or after November 1, 2015 and the Garage Indicator is 'Y', the numeric amount must be greater than zero. If the Garage Indicator is 'N', then report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a value greater than zero, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a value greater than zero, or blank.

DATA ELEMENT: Garage Use Indicator

ALIAS: None

ACRONYM: GARAGE-USE

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the garage is used solely for parking of vehicles, building access, and/or storage.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Garage Indicator 'Y' and original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Garage Indicator 'N' or blank, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a value greater than zero, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a value greater than zero, or blank.

DATA ELEMENT: House Worship Indicator

ALIAS: None

ACRONYM: HOUSE-WORSHP

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Occupancy Type '1', '2' or '3' with original new business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Lender Indicator

ALIAS: None

ACRONYM: (PMF)

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if there is a lender for the insured property.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.
-

DATA ELEMENT: Mandatory Purchase Indicator

ALIAS: None

ACRONYM: MAND-PURCH

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the property owner is required to purchase flood insurance under the mandatory purchase requirement (42 U.S.C. 4014a Flood Disaster Protection Act of 1973, as amended). A 'Y' should not be used when a lender requires flood insurance not under mandatory purchase. A 'Y' should be indicated when mandatory purchase is required by an entity other than a private lender due to a Federal grant, loan, or guarantee.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Newly Mapped Date

ALIAS: None

ACRONYM: NEWLY-MAP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

The date that the building was newly mapped into the SFHA.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Will be required for policies with original new business date on or after November 1, 2015.

NOTE:

- All policies may report a valid date or blanks.
- Policies with original new business dates on or after November 1, 2015 must report a valid date if the policy is reported with Risk Rating Method 'R' (Newly Mapped). Other Risk Rating Methods must report blank.

DATA ELEMENT: Non-Profit Entity Indicator

ALIAS: None

ACRONYM: NON-PROFIT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is a non-profit entity.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Occupancy Type '1', '2' or '3' with original business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Occupancy Type

ALIAS: None

ACRONYM: Direct (PMF) Occupancy-Code
 Direct (CMF) Occ-Code
 WYO (PMF) OCCUPANCY

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

DESCRIPTION:

Code indicating the use and occupancy type of the insured structure.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Single-Family
- 2 - Two- to Four-Family
- 3 - Other Residential
- 4 - Other Non Residential
- 6 - Non Residential - Business

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the adjuster's report.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

NOTE:

- Policies effective prior to November 1, 2015, must report values 1, 2, 3, or 4.
- Policies effective on or after November 1, 2015 must report values 1, 2, 3, 4 or 6.

DATA ELEMENT: Pre-FIRM SFHA - Community Reinstatement Date

ALIAS: None

ACRONYM: COMM-REIN-DT

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates the community reinstatement date.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015, for buildings that had a NFIP lapse that was a result of a community suspension.

NOTE:

- Policies with Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension indicator of 'Y' must report a date. Otherwise, report blanks.

DATA ELEMENT: Pre-FIRM SFHA - Community Reinstatement Indicator

ALIAS: None

ACRONYM: COMM-REIN-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if the policy effective date is within 180 days of the community suspension reinstatement date.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015 for buildings that had a NFIP lapse that was a result of a community suspension.

NOTE:

- Policies with Pre-FIRM SFHA - Lapsed Result of Community Suspension Indicator of 'Y', must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Pre-FIRM SFHA - Community Suspension Date

ALIAS: None

ACRONYM: COMM-SUSP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates the community suspension date if the prior NFIP policy lapsed was due to community suspension.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015, for buildings that had a NFIP lapse that was a result of a community suspension.

NOTE:

- Policies with Pre-FIRM SFHA – Prior Policy Lapsed Result of Community Suspension indicator 'Y' must report a date. Otherwise, report blanks.

DATA ELEMENT: Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator

ALIAS: None

ACRONYM: LEND-REQ-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if the prior policy was required by a lender under mandatory purchase (42 U.S.C. 4014a of the Flood Disaster Protection Act of 1973, as amended).

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

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

ALIAS: None

ACRONYM: LAPS-POL-IND

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

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

ALIAS: None

ACRONYM: LAPSE-REASON

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No

Y - Yes (due to community suspension)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

DATA ELEMENT: Property Purchase Date

ALIAS: None

ACRONYM: (PMF) PROP_PURCHASE_DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date that the insured property was purchased.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

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

SYSTEM FUNCTION: Determines subsidy eligibility in accord with the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013. Also required for endorsements on or after October 1, 2013 with a Policy Assignment Type of 'P'.

NOTE:

- MPPP and GFIP policies are not required to report the Property Purchase Date – blanks or zeros can be reported.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can report blanks or zeros.
- If the Policy Assignment Type is 'P', then the Property Purchase Date must be a valid date – cannot be zeros or blanks.

DATA ELEMENT: Property Purchase Indicator

ALIAS: None

ACRONYM: (PMF) PROP_PURCHASE_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the property was purchased by the insured.

EDIT CRITERIA: Alpha, acceptable values:

Y - Yes

N - No

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Determines subsidy eligibility in accord with the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013. ***Data element will no longer be reported effective November 1, 2015.***

NOTE:

- MPPP and GFIP policies are not required to report the Property Purchase Indicator – blank is an acceptable value.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can report blanks or zeros.
- If the Property Purchase Date is reported (other than zeros or blanks), then the Property Purchase Indicator must be reported with 'Y'.

DATA ELEMENT: Rate Table Code

ALIAS: None

ACRONYM: RATE-TABL-CD

FILE: Policy Master (PMF)

DESCRIPTION:

The rate table codes will represent the rate tables outlined in the Flood Insurance Manual or Submit-for-Rate Guidelines used by the WYO company/vendor to determine the building and contents rates (basic and additional) for a submitted policy.

EDIT CRITERIA: Alphanumeric - 3 characters.

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies effective on or after November 1, 2015. Refer to Part 3 - Reporting Requirements - Rate Table Codes where the reported building and contents rates were obtained from.

NOTE:

- Policies effective prior to November 1, 2015 must report a valid Rate Table Code or blanks.
- Policies effective on or after November 1, 2015 must report a valid Rate Table Code.

DATA ELEMENT: Rated Map Date

ALIAS: None

ACRONYM: RATE-MAP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date of the Flood Rate Map used for policy rating.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a valid date, or blank.
- Policies with original new business dates on or after November 1, 2015 must report a valid date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can report blanks or zeros.

DATA ELEMENT: Sml-Business Indicator

ALIAS: None

ACRONYM: SM-BUS-BLDG

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Occupancy Type '1', '2' or '3' with original new business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a 'Y', 'N', or blank.

DATA ELEMENT: Substantial Improvement Date

ALIAS: None

ACRONYM: WYO (PMF) SUB-IMPRV-DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date a building was Substantially Improved.

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. 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."

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:

- Policies with original new business dates prior to November 1, 2015 must report a valid date, or blank.
- Policies with original new business dates on or after November 1, 2015 must report a valid date, or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a valid date or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.

DATA ELEMENT: Total Area of Garage Flood Openings

ALIAS: None

ACRONYM: GAR-AREA-FLD

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the total area of flood openings in square inches in an attached garage.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Garage Openings Indicator is 'Y', the value must be greater than zero.

DATA ELEMENT: Total Area of Permanent Flood Openings

ALIAS: None

ACRONYM: AREA-FLOOD-OP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the total area of flood openings for an elevated building in square inches.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blanks.
- Policies with original new business date on or after November 1, 2015 and the Flood Openings Indicator is 'Y', the value must be greater than zero.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a valid numeric value or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid numeric value or blank.

11 New Business

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

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

11 New Business (Cont'd.)

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

11 New Business (Cont'd.)

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

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Reserved for NFIP Use2	255	746-1000

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12 Mailing Address Data

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

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

14 Policy Reinstatement Without Policy Changes

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

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

15 Policy Reinstatement With Policy Changes

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

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

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

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

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

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

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage Total Net Area	6	680-685
Garage Use Indicator	1	686
House of Worship Indicator	1	687
Lender Indicator	1	688
Mandatory Purchase Indicator	1	689
Newly Mapped Date	8	690-697
Non-Profit Entity Indicator	1	698
Pre-Firm SFHA - Community Reinstatement Date	8	699-706
Pre-Firm SFHA - Community Reinstatement Indicator	1	707
Pre-Firm SFHA - Community Suspension Date	8	708-715
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	716
Pre-Firm SFHA - Prior Policy Indicator	1	717
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	718
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	719
Rate Table Code	3	720-722
Rated Map Date	8	723-730
Substantial Improvement Date	8	731-738
Small Business Building Indicator	1	739
Total Area of Flood Openings	6	740-745
Total Area Garage Flood Openings	6	746-751
Reserved for NFIP Use2	249	752-1000

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17 Renewal

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (17A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/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
Filler	9	269-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Filler	3	281-283

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

17 Renewal (Cont'd.)

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

17 Renewal (Cont'd.)

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

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Reserved for NFIP Use2	255	746-1000

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20 Endorsement

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (20A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/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 Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

20 Endorsement (Cont'd.)

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

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Reserved for NFIP Use2	255	746-1000

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23 Policy Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (23A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
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 Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

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
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Indicator	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Indicator	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Reserved for NFIP Use2	255	746-1000

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26 Cancellation

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
Reserved for NFIP Use	384	74-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

29 Cancellation Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
Reserved for NFIP Use	384	74-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

31 Open Claim/Loss - Reserve

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (31A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Reserve - Building	12	38-49
Reserve - Contents	9	50-58
Cause of Loss	1	59
Water Depth - Relative to Main Building	3	60-62
Total Property Value - Main and Appurtenant (ACV)	10	63-72
Total Building Damages - Main and Appurtenant (ACV)	10	73-82
Total Damage to Contents - Main and Appurtenant (ACV)	7	83-89
Expense of Contents Removal	4	90-93
Total Expense of Temp. Flood Protection	4	94-97
Building Claim Payment (ACV or RCV)	12	98-109
Contents Claim Payment (ACV)	9	110-118
Payment Date	8	119-126
Final Payment Indicator - Building	1	127
Final Payment Indicator - Contents	1	128
Replacement Cost Indicator	1	129
Expense of Manufactured (Mobile) Home Removal	4	130-133
Total Property Value - Main and Appurtenant (RCV)	10	34-143
Total Building Damages - Main and Appurtenant (RCV)	10	144-153
Total Damage to Contents - Main and Appurtenant (RCV)	7	154-160
ICC Claim Payment	7	161-167
ICC Mitigation Indicator	1	168
ICC Claim Indicator	1	169
ICC Prior Date of Loss	8	170-177
ICC Property Value - Current	10	178-187
ICC Property Value - Prior	10	188-197
ICC Actual Expense	10	198-207
ICC Flood Damage Amount - Prior	10	208-217
Final Payment Indicator - ICC	1	218
Reserve - ICC	7	219-225
HFIAA Loss Indicator	1	226
Reserved for NFIP Use	231	227-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (31B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	500	501-1000

34 Reopen Claim/Loss

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (34A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Reopen Date	8	5-42
Reserve - Building	12	43-54
Reserve - Contents	9	55-63
Building Claim Payment (ACV or RCV)	12	64-75
Contents Claim Payment (ACV)	9	76-84
Payment Date	8	85-92
Final Payment Indicator - Building	1	93
Final Payment Indicator - Contents	1	94
ICC Claim Payment	7	95-101
Final Payment Indicator - ICC	1	102
Reserve - ICC	7	103-109
HFIAA Loss Indicator	1	110
Reserved for NFIP Use	347	111-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

37 Change Reserve

Record A

	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (37A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Reserve - Building	12	35-46
Reserve - Contents	9	47-55
Reserve - ICC	7	56-62
Final Payment Indicator - Building	1	63
Final Payment Indicator - Contents	1	64
Final Payment Indicator - ICC	1	65
HFIAA Loss Indicator	1	66
Reserved for NFIP Use	391	67-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

40 Partial Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (40A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Final Payment Indicator - Building	1	55
Contents Claim Payment (ACV)	9	56-64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA Loss Indicator	1	74
Reserved for NFIP Use	383	75-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

43 Close Claim/Loss

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (43A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Building Claim Payment (ACV or RCV)	12	77-88
Contents Claim Payment (ACV)	9	89-97
Payment Date	8	98-105
Replacement Cost Indicator	1	106
Claim/Loss Closed Date	8	107-114
Expense of Manufactured (Mobile) Home Removal	4	115-118
Claim Closed without Payment Reason - Building	2	119-120
Claim Closed without Payment Reason - Contents	2	121-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Claim Payment	7	152-158
ICC Mitigation Indicator	1	159
ICC Claim Indicator	1	160
ICC Prior Date of Loss	8	161-168
ICC Property Value - Current	10	169-178
ICC Property Value - Prior	10	179-188
ICC Actual Expense	10	189-198
ICC Flood Damage Amount - Prior	10	199-208
Final Payment Indicator - ICC	1	209
Claim Closed without Payment Reason - ICC	2	210-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA Loss Indicator	1	213
Reserved for NFIP Use	244	214-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

43 Close Claim/Loss (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (43B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

46 Close Claim/Loss Without Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (46A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Closed Date	8	35-42
Claim Closed Without Payment Reason - Building	2	43-44
Claim Closed Without Payment Reason - Contents	2	45-46
Claim Closed Without Payment Reason - ICC	2	47-48
HFIAA Loss Indicator	1	49
Reserved for NFIP Use	408	50-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

49 Addition to Final Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (49A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Total Property Value - Main and Appurtenant (ACV)	10	43-52
Total Building Damages - Main and Appurtenant (ACV)	10	53-62
Total Damage to Contents - Main and Appurtenant (ACV)	7	63-69
Expense of Contents Removal	4	70-73
Total Expense of Temporary Flood Protection	4	74-77
Building Claim Payment (ACV or RCV)	12	78-89
Contents Claim Payment (ACV)	9	90-98
Replacement Cost Indicator	1	99
Claim/Loss Closed Date	8	100-107
Expense of Manufactured (Mobile) Home Removal	4	108-111
Claim Closed Without Payment Reason - Building	2	112-113
Claim Closed Without Payment Reason - Contents	2	114-115
Total Property Value - Main and Appurtenant (RCV)	10	116-125
Total Building Damages - Main and Appurtenant (RCV)	10	126-135
Total Damage to Contents - Main and Appurtenant (RCV)	7	136-142
ICC Claim Payment	7	143-149
Claim Closed Without Payment Reason - ICC	2	150-151
Coinurance Claim Settlement Indicator	1	152
HFIAA Loss Indicator	1	153
Reserved for NFIP Use	304	154-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

49 Addition to Final Payment (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (49B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Property Value - Main (ACV)	10	35-44
Property Value - Appurtenant (ACV)	7	45-51
Damage - Main (ACV)	10	52-61
Damage - Appurtenant (ACV)	7	62-68
Damage to Contents - Main (ACV)	7	69-75
Damage to Contents - Appurtenant (ACV)	7	76-82
Reserved for NFIP Use	375	83-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	500	501-1000

52 Recovery After Final Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (52A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Total Property Value - Main and Appurtenant (ACV)	10	35-44
Total Building Damages - Main and Appurtenant (ACV)	10	45-54
Total Damage to Contents - Main and Appurtenant (ACV)	7	55-61
Expense of Contents Removal	4	62-65
Total Expense of Temporary Flood Protection	4	66-69
Building Claim Payment Recovery	12	70-81
Contents Claim Payment Recovery	9	82-90
Payment Recovery Date	8	91-98
Replacement Cost Indicator	1	99
Actual Salvage Recovery	12	100-111
Subrogation	12	112-123
Actual Salvage Recovery Date	8	124-131
Subrogation Recovery Date	8	132-139
Claim/Loss Closed Date	8	140-147
Expense of Manufactured (Mobile) Home Removal	4	148-151
Total Property Value - Main and Appurtenant (RCV)	10	152-161
Total Building Damages - Main and Appurtenant (RCV)	10	162-171
Total Damage to Contents - Main and Appurtenant (RCV)	7	172-178
ICC Claim Payment Recovery	7	179-185
Coinurance Claim Settlement Indicator	1	186
HFIAA Loss Indicator	1	187
Reserved for NFIP Use	270	188-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

52 Recovery After Final Payment (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	Record
Transaction Code (52B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Factors Related to Cause of Loss	1	35
Property Value - Main (ACV)	10	36-45
Property Value - Appurtenant (ACV)	7	46-52
Damage - Main (ACV)	10	53-62
Damage - Appurtenant (ACV)	7	63-69
Damage to Contents - Main (ACV)	7	70-76
Damage to Contents - Appurtenant (ACV)	7	77-83
Reserved for NFIP Use	374	84-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	500	501-1000

61 General Claim/Loss Correction

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (61A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Reserve - Building	12	77-88
Reserve - Contents	9	89-97
Claim/Loss Closed Date	8	98-105
Claim Closed Without Payment Reason - Building	2	106-107
Replacement Cost Indicator	1	108
Expense of Manufactured (Mobile) Home Removal	4	109-112
Claim Closed Without Payment Reason - Contents	2	113-114
Claim/Loss Reopen Date	8	115-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Mitigation Indicator	1	152
ICC Claim Indicator	1	153
ICC Prior Date of Loss	8	154-161
ICC Property Value - Current	10	162-171
ICC Property Value - Prior	10	172-181
ICC Actual Expense	10	182-191
ICC Flood Damage Amount - Prior	10	192-201
Final Payment Indicator - ICC	1	202
Claim Closed Without Payment Reason - ICC	2	203-204
Reserve - ICC	7	205-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA Loss Indicator	1	213
Reserved for NFIP Use	244	214-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (61B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	500	501-1000

64 Claim Payment Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (64A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Contents Claim Payment (ACV)	9	55-63
Final Payment Indicator - Building	1	64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA Loss Indicator	1	74
Reserved for NFIP Use	383	75-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

67 Recovery Correction

Record A

	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (67A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Recovery Date	8	35-42
Building Claim Payment Recovery	12	43-54
Contents Claim Payment Recovery	9	55-63
Actual Salvage Recovery Date	8	64-71
Actual Salvage Recovery	12	72-83
Subrogation Recovery Date	8	84-91
Subrogation	12	92-103
ICC Claim Payment Recovery	7	104-110
HFIAA Loss Indicator	1	111
Reserved for NFIP Use	346	112-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

71 Special Allocated Loss Adjustment Expense

<u>Record A</u>	<u>Field Length Position</u>	Record
Transaction Code (71A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA Loss Indicator	1	53
Reserved for NFIP Use	404	54-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

74 Special Allocated Loss Adjustment Expense Correction

<u>Record A</u>	<u>Field Length Position</u>	Record
Transaction Code (74A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA Loss Indicator	1	53
Reserved for NFIP Use	404	54-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

81 Change Policy Number Key

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

84 Change Date of Loss Key

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

87 Change Claim Payment Date Key

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

99 Lender Data (Expired Policy Notification)

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

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R ¹ I ²	S ³	\$ ⁴ \$/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
Agricultural Structure Indicator	R	-	-	X
Alteration Date	R	-	-	9(8)YYYYMMDD
Application Date	R	-	-	9(8)YYYYMMDD
Area Below Elevated Floor - Elevators	R	-	-	X
Area Below Elevated Floor - Enclosed				
Finished Area Indicator	R	-	-	X
Area Below Elevated Floor - Garage				
Indicator	R	-	-	X
Area Below Elevated Floor - M/E Indicator	R	-	-	X
Area Below Elevated Floor - M/E Value				
Amount	R	-	-	9(6)
Area Below Elevated Floor - M/E Value				
Indicator	R	-	-	X
Area Below Elevated Floor - Number of				
Flood Openings	R	-	-	9(3)
Area Below Elevated Floor - W/D Indicator	R	-	-	X
Area Below Elevated Floor - W/D Value				
Amount	R	-	-	9(6)
Area Below Elevated Floor - W/D Value				
Indicator	R	-	-	X
Base Flood Elevation (BFE)				
(Rating Map Info.)	R	S	-	S9(5)V9
Basement/Enclosure/Crawlspace Type	R	-	-	X
Basement M/E Indicator	R	-	-	X
Basement M/E Value Amount	R	-	-	9(6)
Basement M/E Value Indicator	R	-	-	X
Basement W/D Indicator	R	-	-	X
Basement W/D Value Amount	R	-	-	9(6)
Basement W/D Value Indicator	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Building Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Building Claim Payment Recovery	I	S	\$¢	S9(10)V99
Building Construction Date Type	R	-	-	X
Building Damage Subject to Policy				
Exclusions (ACV)	R	-	-	X
Building in Course of Construction				
Indicator	R	-	-	X
Building on Federal Land Indicator	R	-	-	X
Building over Water Type	R	-	-	X
Building Purpose Type	R	-	-	X
Building Purpose Type Percent	R	-	-	9(2)
Building Description Type	R	-	-	XX
Building Walled/Roofed Indicator	R	-	-	X
Business Property Indicator (Filler?)	R	-	-	X
Cancellation/Voidance Reason	R	-	-	XX
Case File Num. for Disaster Assistance	R	-	-	X(9)
Catastrophe Number	R	-	-	9(3)
Cause of Loss	R	-	-	X

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

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

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

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

Data Element	R ¹ I ²	S ³	\$ ⁴ \$ ⁵ \$/100 ⁶	Picture	
Expense of Manufactured (Mobile)	R	-	\$	9(4)	
Home Removal	R	-	-	X	
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 Openings Indicator	R	-	-	X	
Flood Risk Zone (Rating Map Info.)	R	-	-	X(3)	
Floodproofed Indicator	R	-	-	X	
Floor Below Grade Indicator	R	-	-	X	
Foundation Type	R	-	-	XX	
Garage Flood Openings Indicator	R	-	-	X	
Garage Indicator	R	-	-	X	
Garage M/E Indicator	R	-	-	X	
Garage - Number of Flood Openings	R	-	-	9(3)	
Garage Total Net Area	R	-	-	9(6)	
Garage Use Indicator	R	-	-	X	
Grandfathering Type Code	R	-	-	X	
HFIAA Indicator	R	-	-	X	
HFIAA Loss Indicator	R	-	-	X	
HFIAA Surcharge	I	S	\$	S9(8)	
HFIAA Surcharge - Refunded	I	S	\$¢	S9(8)V99	
House of Worship Indicator	R	-	-	X	
ICC Actual Expense	R	-	-	9(10)	
ICC Claim Indicator	R	-	-	X	
ICC Claim Payment	I	S	\$¢	S9(5)V99	
ICC Claim Payment Recovery	I	S	\$¢	S9(5)V99	
ICC Flood Damage Amount - Prior	R	-	-	9(10)	
ICC Mitigation Indicator	R	-	-	X	
ICC Premium WYO	R	-	\$	9(3)	
ICC Prior Date of Loss	R	-	-	9(8)YYYYMMDD	
ICC Property Value - Current	R	-	-	9(10)	
ICC Property Value - Prior	R	-	-	9(10)	
Insurance to Value Ratio Indicator	R	-	-	X	
Insured First Name	R	-	-	X(25)	
Insured Last Name	R	-	-	X(25)	
Lender Indicator	R	-	-	X	
Location of Contents Indicator	R	-	-	X	
Lowest Adjacent Grade	R	S	-	S9(5)V9	
Lowest Floor Elevation	R	S	-	S9(5)V9	
Mailing City	R	-	-	X(30)	
Mailing State	R	-	-	X(2)	
Mailing Street Address	R	-	-	X(50)	

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Mailing ZIP Code	R	-	-	9(9)
Mandatory Purchase Indicator	R	-	-	X
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8)YYYYMMDD
New Payment Date	Key	-	-	9(8)YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover/Transfer Indicator	R	-	-	X
Newly Mapped Date	R	-	-	9(8)YYYYMMDD
Non-Profit Entity Indicator	R	-	-	X
Number of Elevators	R	-	-	X(2)
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8)YYYYMMDD
Old Payment Date	Key	-	-	9(8)YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Original Construction Date	R	-	-	9(8)YYYYMMDD
Original Submission Month	Key	-	-	9(6)YYYYMM
Payment Date	Key	-	-	9(8)YYYYMMDD
Payment Recovery Date	R	-	-	9(8)YYYYMMDD
Policy Assignment Type	R	-	-	X
Policy Effective Date	R	-	-	9(8)YYYYMMDD
Policy Expiration Date	R	-	-	9(8)YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8)YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Pre-Firm SFHA - Community Reinstatement Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Community Reinstatement Indicator	R	-	-	X
Pre-Firm SFHA - Community Suspension Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Premium Receipt Date	R	-	-	9(8)YYYYMMDD
Primary Residence Indicator	R	-	-	X
Prior Policy Number	R	-	-	X(10)
Probation Surcharge Amount WYO	R	-	\$	9(3)
Property Beginning Street Number	R	-	-	X(10)
Property City	R	-	-	X(30)
Property Purchase Date	R	-	-	9(8)YYYYMMDD
Property Purchase Indicator	R	-	-	X
Property State	R	-	-	X(2)
Property Street Address	R	-	-	X(50)
Property Value - Appurtenant (ACV)	R	-	\$	9(7)
Property Value - Main (ACV)	R	-	\$	9(10)
Property ZIP Code	R	-	-	9(9)
Rate Table Code	R	-	-	X(3)
Rated Map Date	R	-	-	9(8)YYYYMMDD
Regular/Emergency Program Indicator	R	-	-	X

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

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

Data Element	R ¹ I ²	S ³	\$ ⁴ \$ ⁵ \$/100 ⁶	Picture
Reinstatement 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)
Small Business Building Indicator	R	-	-	X
Sort Sequence Key	Key	-	-	X
Special Expense Amount	I	S	\$¢	S9(7)V99
Special Expense Date	R	-	-	9(8)YYYYMMDD
Special Expense Type	R	-	-	X
SRL Property Indicator	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Subsidized Rated Indicator	R	-	-	X
Substantial Improvement Date	R	-	-	9(8)YYYYMMDD
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Tenant Building Coverage Indicator	R	-	-	X
Tenant Indicator	R	-	-	X
Total Amt. of Insurance - Building	R	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	\$/100	9(5)
Total Area Flood Openings	R	-	-	9(6)
Total Area Garage Flood Openings	R	-	-	9(6)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	-	\$	9(10)
Total Calculated Premium	R	S	\$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	-	\$	9(7)

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

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

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

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

-
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RECORD LAYOUT

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

* Data Elements that are stored only once per policy record 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	5	505-509
NFIP Additional Limit Amount of Insurance - Building	8	510-517
NFIP Additional Limit Rate - Building	5	518-522
NFIP Basic Limit Amount of Insurance - Contents	8	523-530
NFIP Basic Limit Rate - Contents	5	531-535
NFIP Additional Limit Amount of Insurance - Contents	8	536-543
NFIP Additional Limit Rate - Contents	5	544-548
NFIP Total Premium Refund*	9	549-557
NFIP CRS Classification Credit Percentage	2	558-559
NFIP Federal Policy Fee	5	560-564
NFIP Federal Policy Fee - Refunded*	7	565-571
NFIP Community Probation Surcharge Amount	3	572-574
NFIP Deductible Discount Percentage	5	575-579

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

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

Record Layout (cont'd.)

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

* Data Elements are stored only once per policy record 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 Description Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
HFIAA Indicator		1	1144
HFIAA Surcharge		8	1145-1152
HFIAA Surcharge - Refunded*		10	1153-1162
Agricultural Structure Indicator		1	1163
Area Below Elevated Floor - Elevators		1	1164
Area Below Elevated Floor - Encl Finish Area Ind		1	1165
Area Below Elevated Floor - Garage Indicator		1	1166
Area Below Elevated Floor - M/E Indicator		1	1167

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

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Area Below Elevated Floor - M/E Value Amount	6	1168-1173
Area Below Elevated Floor - M/E Value Indicator	1	1174
Area Below Elevated Floor - Number of Flood Openings	3	1175-1177
Area Below Elevated Floor - W/D Indicator	1	1178
Area Below Elevated Floor - W/D Value Amount	6	1179-1184
Area Below Elevated Floor - W/D Value Indicator	1	1185
Basement M/E Indicator	1	1186
Basement M/E Value Amount	6	1187-1192
Basement M/E Value Indicator	1	1193
Basement W/D Indicator	1	1194
Basement W/D Value Amount	6	1195-1200
Basement W/D Value Indicator	1	1201
Building on Federal Land	1	1202
Building Purpose Type Percent	2	1203-1204
Building Walled/Roofed Indicator	1	1205
Current Map Date	8	1206-1213
Elevating Foundation Type	1	1214
Enclosure Material Type	1	1215
Enclosure Size	6	1216-1221
Enclosure Use Indicator	1	1222
Engineered Flood Openings Indicator	1	1223
Entire Building Coverage Indicator	1	1224
Flood Openings Indicator	1	1225
Floor Below Grade Indicator	1	1226
Garage Flood Openings Indicator	1	1227
Garage Indicator	1	1228
Garage M/E Indicator	1	1229
Garage - Number of Flood Openings	3	1230-1232
Garage Total Net Area	6	1233-1238
Garage Use Indicator	1	1239
House of Worship Indicator	1	1240
Lender Indicator	1	1241
Mandatory Purchase Indicator	1	1242
Newly Mapped Date	8	1243-1250
Non-Profit Entity Indicator	1	1251
Pre-Firm SFHA - Community Reinstatement Date	8	1252-1259
Pre-Firm SFHA - Community Reinstatement Indicator	1	1260
Pre-Firm SFHA - Community Suspension Date	8	1261-1268
Pre-Firm SFHA - Lender Req Under Mandatory Purch Ind	1	1269
Pre-Firm SFHA - Prior Policy Indicator	1	1270
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	1271
Pre-Firm SFHA - Prior Pol Laps Result Comm Susp Ind	1	1272
Rate Table Code	3	1273-1275
Rated Map Date	8	1276-1283
Substantial Improvement Date	8	1284-1291
Small Business Building Indicator	1	1292
Total Area of Flood Openings	6	1293-1298
Total Area Garage Flood Openings	6	1299-1304
Reserved for NFIP Use2	95	1305-1399

* 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)V999.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V999.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V999.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V999.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

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

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

Record Layout (Cont'd.)

05	OP-Bsmt-WD-Ind	PIC X(1).
05	OP-Bsmt-WD-Val-Amt	PIC 9(6).
05	OP-Bsmt-WD-Val-Ind	PIC X(1).
05	OP-Bldg-Fed-Land	PIC X(1).
05	OP-Bldg-Purp-Type-Pct	PIC 9(2).
05	OP-Bldg-Walled-Roofed-Ind	PIC X(1).
05	OP-Curr-Map-Date	PIC 9(8).
05	OP-Elev-Found-Type	PIC X(1).
05	OP-Encl-Material-Type	PIC X(1).
05	OP-Encl-Size	PIC 9(6).
05	OP-Encl-Use-Ind	PIC X(1).
05	OP-Engineer-Fld-Opn-Ind	PIC X(1).
05	OP-Entirer-Bldg-Cov-Ind	PIC X(1).
05	OP-Flood-Openings-Ind	PIC X(1).
05	OP-Floor-Below-Grade-Ind	PIC X(1).
05	OP-Garage-Fld-Opn-Ind	PIC X(1).
05	OP-Garage-Ind	PIC X(1).
05	OP-Garage-ME-Ind	PIC X(1).
05	OP-Garage-Num-Fld-Opn	PIC 9(3).
05	OP-Garage-Tot-Net-Area	PIC 9(6).
05	OP-Garage-Use-Ind	PIC X(1).
05	OP-House-Worship-Ind	PIC X(1).
05	OP-Lender-Ind	PIC X(1).
05	OP-Mandatory-Purch-Ind	PIC X(1).
05	OP-Newly-Mapped-Date	PIC 9(8).
05	OP-Non-Profit-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Rein-Date	PIC 9(8).
05	OP-Pref-SFHA-Comm-Rein-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Susp-Date	PIC 9(8).
05	OP-Pref-SFHA-Lender-Req-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Policy-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Pol-Lapse-Ind	PIC X(1).
05	OP-Pref-SFHA-Pr-Pol-Laps-Comm-Susp	PIC X(1).
05	OP-Rate-Table-Code	PIC X(3).
05	OP-Rated-Map-Date	PIC 9(8).
05	OP-Substantial-Improve-Date	PIC 9(8).
05	OP-Small-Business-Bldg-Ind	PIC X(1).
05	OP-Total-Area-Flood-Openings	PIC 9(6).
05	OP-Total-Area-Garage-Flood-Opn	PIC 9(6).
05	OP-Reserved-NFIP-Use2	PIC X(95).

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