

NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN

for the

WRITE YOUR OWN (WYO) PROGRAM

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PART 1 - INSTRUCTIONS

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	1-1
I. SCOPE OF THE PLAN.....	1-1
A. Background Information.....	1-1
B. Purposes of the Plan.....	1-1
C. Recording of Data.....	1-2
D. Data Record Keys - WYO Prefix Code, Policy Numbers, and Claim Numbers.....	1-2
E. Special Data Requirements.....	1-2
1. Insured Property Address.....	1-2
2. Insured Mailing Address.....	1-2
3. Identification of Policyholder.....	1-3
4. Special Loss Information.....	1-3
F. Reporting Transactions.....	1-3
G. Data Quality and Financial Reconciliation.....	1-3
II. GENERAL INFORMATION.....	1-4
A. Coverages.....	1-4
B. Premiums.....	1-4
C. Minimum Premium.....	1-4
D. Expense Constant.....	1-5
E. Amounts of Insurance.....	1-5
F. Policy Term.....	1-5
G. Catastrophe Losses.....	1-5
H. Deductible Amount.....	1-5
I. Geographical Division: Community Number, Flood Risk Zone.....	1-5

PART 1 - INSTRUCTIONS
Table of Contents (Cont'd.)

	<u>Page</u>
J. Classification.....	1-5
1. Building Occupancy.....	1-6
2. Building Type.....	1-6
3. Basement/Enclosure/Crawlspace Type.....	1-6
4. Special Ownership Type.....	1-6
5. Special Building Status Type.....	1-6
6. Obstruction Type.....	1-6
7. Lowest Floor Elevation Relative to the Base Flood Elevation or Base Flood Depth.....	1-7
8. Special Certifications.....	1-7
9. Program Status.....	1-7
K. Effective Dates and Expiration Dates.....	1-7
L. Changes in Policies by Endorsement.....	1-8
M. Adjustments.....	1-8
N. Accounting Date (WYO Transaction Date).....	1-8
III. SPECIAL DEFINITIONS.....	1-8
A. Number of Claims.....	1-8
B. Losses.....	1-9
C. Allocated Loss Adjustment Expenses.....	1-9
D. Unallocated Loss Adjustment Expenses.....	1-10
E. Deductible Amounts.....	1-10
F. Amounts of Insurance.....	1-11
G. Policies-In-Force Statistics.....	1-11

D. Expense Constant

The Expense Constant in effect as of the effective date of the policy term is to be included in the written premium on a per policy basis. **Effective May 1, 2003, the Expense Constant will be zero dollars.**

E. Amounts of Insurance

Total amounts of insurance must be reported for each of the three coverages separately (building, contents, and ICC). The basic limits and additional limits for building and contents, and the ICC coverage limit, will be determined and recorded separately by the NFIP/WYO System.

F. Policy Term

WYO companies may offer a 1-year policy term. The policy term is to be recorded on a per-policy basis according to the policy effective date. No mid-term endorsement of the policy can change the policy term.

G. Catastrophe Losses

Under the NFIP, there are at present two catastrophe designations. These are:

1. FICO designation
2. FEMA Disaster Declaration

Each loss shall be identified by the proper catastrophe designation, when applicable, in addition to other recording requirements. WYO companies will report only the FICO designation that is provided to them.

H. Deductible Amount

Each policy must be identified by the appropriate deductible amount applicable to the insurance policy.

I. Geographical Division: Community Number, Flood Risk Zone

The appropriate coding shall be recorded on all policy transactions. Information regarding a community's status in the NFIP and valid flood risk zones is provided to WYO companies.

J. Classification

The appropriate classification data shall be recorded on all policy transactions. The classification data are to be reported unless the data element is

designated as optional (N) or is not listed in Part 3, Section A, of this Plan. The classification criteria under the NFIP are:

1. Building Occupancy
 - a. Single family
 - b. 2-4 family
 - c. Other residential
 - d. Nonresidential

2. Building Type
 - a. One floor
 - b. Two floors
 - c. Three or more floors
 - d. Split level
 - e. Manufactured (mobile) home or travel trailer on foundation
 - f. Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)

3. Basement/Enclosure/Crawlspace Type
 - a. Finished
 - b. Unfinished
 - c. None

4. Special Ownership Type
 - a. Condominiums - unit or association
 - b. State government

5. Special Building Status Type
 - a. Building in course of construction
 - b. Principal residence

6. Obstruction Type (combinations are possible)
 - a. Free of obstruction underneath elevated lowest floor
 - b. With obstruction: less than 300 sq. ft. with breakaway walls underneath the lowest elevated floor
 - c. With obstruction: 300 sq. ft. or more with breakaway walls underneath the lowest elevated floor
 - d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor

- e. Nonbreakaway walls
- f. With obstruction underneath lowest elevated floor
- g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)
- h. With certification subgrade crawlspace (applicable to zones AE, A01-A30, unnumbered A, AO, AH, AOB, AHB)
- i. Without certification subgrade crawlspace (applicable to all zones)

7. Lowest Floor Elevation Relative to the Base Flood Elevation or Base Flood Depth

This information is recorded as:

- a. Lowest Floor Elevation (LFE)
- b. Base Flood Elevation (BFE)
- c. Lowest Adjacent Grade (LAG)
- d. LFE Elevation Difference to BFE or BFD

8. Special Certifications

- a. Floodproofing certification
- b. Elevation certification - FEMA form or equivalent documentation
- c. Other elevation certificates
- d. V-Zone Risk Factor Rating Form - FEMA 81-25
- e. Unnumbered V Zone Certification to standards of CFR 44, Sec. 60.3(e) (4)
- f. Coastal Barrier Resources Act (CBRA)

9. Program Status

- a. Emergency Program - Post-September 30, 1982, Construction
- b. Emergency Program - All other
- c. Pre-FIRM Regular Program
- d. V-Zone 1975-81 Post-FIRM Regular Program
- e. V-Zone 1981 Post-FIRM Regular Program
- f. Other Post-FIRM Regular Program

K. Effective Dates and Expiration Dates

On premium entries for new business and renewals, the policy effective and expiration dates shall be recorded.

On endorsements changing premiums, amounts of insurance, previously recorded policy classification, and/or geographical division information, the policy effective date, policy expiration date, and effective date of change must be reported.

L. Changes in Policies by Endorsement

Changes to the policy records can be made by endorsement. Each endorsement must bear the effective date of the policy and the effective date of the change, as well as the transaction date to facilitate the assignment of exposure, amount of insurance, premium and loss to the proper classification, risk zone, community, and program type in the NFIP Actuarial Information System. This level of detail allows for reconciliation with WYO company financial reports for financial control purposes.

M. Adjustments

Adjustment of errors in the original entries reported are to be made by the use of the appropriate correction transaction or in some cases by the use of a different transaction type.

The NFIP/WYO System requires that all adjustments to the policy and claims record be reconciled. Special care must be given to ensure changes to classification, geographical division, premiums, amount of insurance, and all claims-related data elements are processed correctly as they have a direct bearing on the information used to maintain financial control of the WYO Program.

N. Accounting Date (WYO Transaction Date)

The date on which a policy, loss, or loss adjustment related transaction was recorded on the books of the insurer shall be recorded to facilitate the updating of experience compilations.

III. SPECIAL DEFINITIONS

A. Number of Claims

In the NFIP, cases, claims, and closed without payments are counted by coverage. The number of losses are counted by policy. Thus, up to three cases, claims, or closed without payments (one for each of the building, contents, and ICC coverages) may be associated with one policyholder loss. Each loss under a policy is identified in this Plan by a date of loss.

PART 3 - REPORTING REQUIREMENTS

INTRODUCTION

This section lists the data elements to be recorded and reported by WYO insurers. The list identifies the data element and the primary source and indicates whether the reporting is required (Y) or optional (N).

Additionally, samples of the following NFIP application and claim forms are included to show the sources of the data elements:

- Flood Insurance Application
- Flood Insurance Preferred Risk Policy Application
- Preliminary Report
- Final Report
- Cause of Loss and Subrogation Report
- Narrative Report

WYO Companies are authorized to develop their own application and claim forms as long as the required data elements are reported.

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, 4L
Additional Contents Rate WYO	Y	4-5	Application, 4N
Base Flood Elevation	Y	4-7	Application, 3G
Basement/Enclosure/ Crawlspace Type	Y	4-8	Application, 2G
Basic Building Rate WYO	Y	4-9	Application, 4K
Basic Contents Rate WYO	Y	4-10	Application, 4M
Building in Course of Construction Indicator	Y	4-14	Application, 2N
Cancellation/Voidance Reason	Y	4-15	
Case File Number for Disaster Assistance	Y	4-44A	Application, 1J
Community Identification Number	Y	4-55	Application, 2A
Condominium Indicator	Y	4-56	Application, 2J, 2K
Condominium Master Policy Units	Y	4-60	Application, 2E
Coverage Required for Disaster Assistance	Y	4-64	Application, 1J
CRS Classification Credit Percentage	Y	4-65	Application, 4H
Deductible-Building	Y	4-76	Application, 2P
Deductible-Contents	Y	4-78	Application, 2Q
Deductible Percentage WYO	Y	4-80	Application
*Diagram Number	N	4-81	Application, 3D; Elevation Certificate
Elevated Building Indicator	Y	4-84	Application, 2R
Elevation Certificate Indicator	Y	4-85	
*Elevation Certification Date	Y	4-87	Application; Elevation Certificate
*Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the Diagram Number and/or the Elevation Certification Date are required based on reported New/Rollover Indicator.			

PART 4 - DATA DICTIONARY

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	4-1
Actual Salvage Recovery.....	4-2
Actual Salvage Recovery Date.....	4-3
Additional Building Rate WYO.....	4-4
Additional Contents Rate WYO.....	4-5
Alteration Date.....	4-6
Base Flood Elevation.....	4-7
Basement/Enclosure/Crawlspace Type.....	4-8
Basic Building Rate WYO.....	4-9
Basic Contents Rate WYO.....	4-10
Building Claim Payment (ACV or RCV as applicable).....	4-11
Building Claim Payment Recovery.....	4-12
Building Damage Subject to Policy Exclusions (ACV).....	4-13
Building in Course of Construction Indicator.....	4-14
Cancellation/Voidance Reason.....	4-15
Case File Number for Disaster Assistance.....	4-44A
Catastrophe Number.....	4-45
Cause of Loss.....	4-46
Claim/Loss Closed Date.....	4-49
Claim/Loss Reopen Date.....	4-50
Claim Closed Without Payment Reason - Building.....	4-51
Claim Closed Without Payment Reason - Contents.....	4-52
Claim Closed Without Payment Reason - ICC.....	4-53
Coinsurance Claim Settlement Indicator.....	4-54
Community Identification Number.....	4-55
Condominium Indicator.....	4-56
Condominium Master Policy Units.....	4-60
Contents Claim Payment (ACV).....	4-61
Contents Claim Payment Recovery.....	4-62
Contents Damage Subject to Policy Exclusions (ACV).....	4-63
Coverage Required for Disaster Assistance.....	4-64
CRS Classification Credit Percentage.....	4-65
Damage - Appurtenant (ACV).....	4-67
Damage - Main (ACV).....	4-68
Damage to Contents - Appurtenant (ACV).....	4-69
Damage to Contents - Main (ACV).....	4-70
Date of Loss.....	4-71
Deductible - Applicable to Building Claim Payment.....	4-72
Deductible - Applicable to Contents Claim Payment.....	4-74
Deductible - Building.....	4-76
Deductible - Contents.....	4-78
Deductible Percentage WYO.....	4-80
Diagram Number.....	4-81
Duration Building Will Not Be Habitable.....	4-82
Duration of Flood Waters in the Building.....	4-83
Elevated Building Indicator.....	4-84
Elevation Certificate Indicator.....	4-85
Elevation Certification Date.....	4-87

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

	<u>Page</u>
■ Elevation Difference.....	4-88
Endorsement Effective Date.....	4-89
Endorsement Premium Amount.....	4-90
Expense Constant.....	4-91
Expense of Contents Removal.....	4-92
Expense of Manufactured (Mobile) Home Removal.....	4-93
Exterior Wall Structure Type.....	4-94
Exterior Wall Surface Treatment.....	4-95
Factors Related to Cause of Loss.....	4-96
Federal Policy Fee.....	4-97
Federal Policy Fee - Refunded.....	4-98
Final Payment Indicator - Building.....	4-99
Final Payment Indicator - Contents.....	4-100
Final Payment Indicator - ICC.....	4-101
First Lender City.....	4-102
First Lender Loan Number.....	4-103
First Lender Name.....	4-104
First Lender State.....	4-105
First Lender Street Address.....	4-106
First Lender ZIP Code.....	4-107
Flood Characteristics.....	4-108
Flood Risk Zone.....	4-110
Floodproofed Indicator.....	4-112
Foundation Type.....	4-113
ICC Actual Expense.....	4-116
ICC Claim Indicator.....	4-117
ICC Claim Payment.....	4-118
ICC Claim Payment Recovery.....	4-119
ICC Flood Damage Amount - Prior.....	4-120
ICC Mitigation Indicator.....	4-121
ICC Premium WYO.....	4-122
ICC Prior Date of Loss.....	4-123
ICC Property Value - Current.....	4-124
ICC Property Value - Prior.....	4-125
Insurance to Value Ratio Indicator.....	4-126
Insured First Name.....	4-127
Insured Last Name.....	4-128
Location of Contents Indicator.....	4-129
Lowest Adjacent Grade.....	4-130
Lowest Floor Elevation.....	4-131
Mailing City.....	4-131A
Mailing State.....	4-131B
Mailing Street Address.....	4-131C
Mailing ZIP Code.....	4-131D
Map Panel Number.....	4-132
Map Panel Suffix.....	4-133
Name Format Indicator.....	4-134
Name or Descriptive Information Indicator.....	4-135
New Date of Loss.....	4-136

DATA ELEMENT: Base Flood Elevation

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

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

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

DESCRIPTION:

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

Floodproofed Policies:

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

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance application and the Elevation Certificate.

SYSTEM FUNCTION: Used in computing the elevation difference between lowest floor and BFE.

REPORTING REQUIREMENT: Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006. Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE.

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

DATA ELEMENT: Basement/Enclosure/Crawlspace Type

ALIAS: None

ACRONYM: WYO (PMF) BASEMENT

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

DESCRIPTION:

Code indicating the type of basement/enclosure/crawlspace in the insured building. Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. Crawlspace foundations are commonly used to elevate buildings located in Special Flood Hazard Areas (SHFAs) at or above the Base Flood Elevation (BFE).

Finished (Habitable) Area: A finished area is a basement or other enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or equipped for use as kitchen, dining room, living room, family or recreational room, bedroom, office, professional or private school, studio occupancies, workshop, or other such uses. Coverage restrictions may apply.

Unfinished Area: An unfinished area is a basement or other enclosed area used for parking vehicles and/or storage purposes only and does not meet the definition of a finished area. Drywall used for fire protection is permitted.

Enclosure: To define an enclosure, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "1" or "2"
- Elevated Building Indicator is "Y"
- Obstruction Type is "20", "24", "30", "34", "50", "54", or "60"

Crawlspace: To define a subgrade crawlspace, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "2"
- Elevated Building Indicator is "N"
- Obstruction Type is "70" or "80"

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 0 - None
- 1 - Finished
- 2 - Unfinished

LENGTH: 1

DEPENDENCIES: Basement-Type in Policy Master and Claims Master should be the same. Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

DATA ELEMENT: Case File Number for Disaster Assistance

ALIAS: FEMA Registration Number, Disaster Assistance Number,
Personal Access Account Number

ACRONYM: WYO (PMF) DIS-ASST-CASE-NUM

FILE: Policy Master (PMF)

DESCRIPTION:

The case file number assigned to a disaster aid recipient.

EDIT CRITERIA: Alphanumeric

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance
Application.

SYSTEM FUNCTION: Prevention of duplication of benefits during
federally declared disasters and prevention of
duplicate flood insurance policies and claims
payments.

REPORTING REQUIREMENT:

This data element is required for policies effective on or after
May 1, 2008, and designated as receiving disaster assistance
(Data Element "Coverage Required for Disaster Assistance"
reported with value 1, 2, 3, 4, or 5).

Note:

If the Case File Number contains more than 9 characters, report
the first 9 characters, eliminating any embedded special
characters such as dashes, slashes, spaces, etc.

If the Case File Number contains less than 9 characters, report
the entire number followed by trailing spaces.

This page is intentionally left blank.

DATA ELEMENT: Community Identification Number

ALIAS: Community ID Number, Community Number

ACRONYM: CID
ID Number
Direct (PMF) State-ID and Community-ID
Direct (CMF) State-ID Code and Community-ID
Direct (COMF) CM-State-ID and CM-Community-ID
WYO (PMF) A-Community Community

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

DESCRIPTION:

The Community ID Number is a 6-digit number that uniquely identifies each community participating or potentially participating in the NFIP. The first two digits of the ID Number are the standard state numeric identifier. The four digits making up the remainder of the ID number are randomly assigned. The ID number is maintained in NFIP files, but the state numeric identifier is a separate data element from the rest of the ID number.

EDIT CRITERIA: Numeric, must be 6 digits

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Key to risk zone data used to rate policies

REPORTING REQUIREMENT: Required

DATA ELEMENT: Condominium Indicator

ALIAS: None

ACRONYM: WYO (PMF) CONDO

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

DESCRIPTION:

This is an indicator of what property is being insured.

The property may be:

1. Not a condominium (N).
2. An individual condominium unit owned by a unit owner, or by a condominium association (U).
3. The entire condominium building owned by the association insuring building common elements as well as building elements (additions and alterations) within all units in the building, not eligible under Condominium Master Policy (A).
4. The entire residential condominium building owned by the association eligible under Condominium Master Policy, insuring the entire condominium building common elements as well as building elements (additions and alterations) within all units in the building, (H) for High-Rise or (L) for Low-Rise.

Note: Effective May 1, 2008, condominium indicator "T" (Townhouse/Rowhouse condominium unit) will not be used for Preferred Risk Policies (PRPs). PRPs will be reported with condominium indicator value "N", "U", or "A". Condominium indicator "U" will designate the property as a condominium unit or townhouse/rowhouse condominium unit for PRPs. Residential condominium associations eligible under the Residential Condominium Building Association Policy (RCBAP, condominium indicator "H" or "L") are not eligible for the PRP.

Residential Condominiums

Residential condominiums are basically four types:

1. A single-family detached building - The condominium association may insure the building under Condominium Master Policy using the low-rise limits of coverage and rates. The RCBAP is used.
2. Townhouse/Rowhouse type with a separate entrance for each unit - The individual unit and its contents may be separately insured under the Dwelling Form. These are designated as single-family occupancy, single-unit dwellings, and are rated as single-family based on the lowest floor elevation of the unit.

DATA ELEMENT: CRS Classification Credit Percentage

ALIAS: CRS Credit

ACRONYM: Direct (PMF) CRS-DISCOUNT-PCT
WYO (PMF) CRS_CLASS

FILE: Community Master File (COMF)
Policy Master File (PMF)
Community Rating System Table (COMR)

DESCRIPTION:

The Community Rating System (CRS) Classification Credit Percentage that is used to rate the policy.

The insurance premium credit is based on whether a property is in or out of the Special Flood Hazard Area (SFHA), i.e., the A and V zones as shown on the community's Flood Insurance Rate Map. The premium credit for properties in the SFHA increases according to a community's CRS class. The credit for properties outside of the SFHA is 10 percent for Class 1-6 communities and 5 percent for Class 7-9 communities because premiums in these areas are already relatively low and can be lowered further through the Preferred Risk Policy. Also, most of the activities undertaken to qualify for those classes are implemented only in the floodplain.

The CRS classifications and flood insurance premium credits are shown below:

<u>Classes</u>	<u>SFHA Credit*</u>	<u>Non-SFHA Credit</u>
1	45% **	10% **
2	40% **	10% **
3	35% **	10% **
4	30% **	10% **
5	25% **	10% **
6	20% **	10% **
7	15% **	5% **
8	10% **	5% **
9	5%	5%
10	0%	0%

*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

**These percentages are subject to change. Always refer to the Flood Insurance Manual for the latest information.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE:

The CRS credits will not apply to the following categories and the CRS Classification Credit Percentage should be reported as zero.

- Preferred Risk Policies
- Mortgage Portfolio Protection Program (MPPP) Policies
- Group Flood Policies
- Post-FIRM non-elevated building policies issued or renewed effective on or after May 1, 2008, where the Lowest Floor Elevation (LFE) used for rating is 1 foot or more below the Base Flood Elevation (BFE), mapped in A zones (AE, A01-A30, unnumbered A, AO, AH) or V zones (VE, V01-V30), reported with a blank obstruction type.
- Post-FIRM elevation-rated policies issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 10, 15, 20, 24, 30, 34, 40, 50, 54, 60, or 80 (obstruction type 80 is 'Without Certification subgrade crawlspace'). **Refer to TRRP Data Element 'Obstruction Type' for additional information on subgrade crawlspace.**
- Post-FIRM elevation-rated policies issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, mapped in zones VE or V01-V30, and reported with obstruction types 10, 20, 24, 34, 40, 50, 54, 60, or 80). **Obstruction types 15 and 70 are not applicable for V zones in this category. Refer to TRRP Data Element 'Obstruction Type' for additional information on subgrade crawlspace.**

For policies issued or renewed effective on or after May 1, 2008, the CRS Classification Credit Percentage is allowed for the following categories:

- Post-FIRM non-elevated building policies effective on or after May 1, 2008, with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, AOB, AHB) or V zones (VE, V01-V30), reported with a blank obstruction type.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

DESCRIPTION: (Cont'd.)

- Post-FIRM elevation-rated policies, regardless of elevation difference, mapped in A zones (AE, A01-A30, unnumbered A, AO, AH), reported with obstruction type 70 (With Certification subgrade crawlspace). **Note: The insured must provide a letter from a community official certifying that the subgrade crawlspace was built in compliance with the NFIP requirements for crawlspace construction, as outlined in FEMA Technical Bulletin 11-01. Also refer to TRRP Data Element 'Obstruction Type' for additional information on subgrade crawlspace.**
- Post-FIRM elevated building policies, regardless of elevation difference, mapped in V zones (VE, V01-V30), reported with obstruction type 30.
- Post-FIRM elevation-rated policies with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, AOB, AHB) or V zones (VE, V01-V30), reported with any valid obstruction type.
- Pre-FIRM policies (with and without elevation) mapped in A zones (AE, A01-A30, unnumbered A, AO, AH) or V zones (VE, V01-V30, unnumbered V), reported with any valid obstruction type.
- Post-FIRM non-elevated building policies, not elevation rated in AO or unnumbered A zones.
- Pre-FIRM and Post-FIRM policies (with and without elevation) mapped in B, C, D, X, A99, AR/AR dual zones, reported with any valid obstruction type.

NOTE:

Since **Obstruction type 60** is a default value for 'unknown', WYO companies are encouraged to verify the reported obstruction type for insured properties. Obstruction type 60 should be used carefully as this will impact the CRS credit percentage.

Effective May 1, 2008, please refer to the **CRS Matrices** on the following pages in determining CRS eligibility/ineligibility.

EDIT CRITERIA: Numeric, see preceding table of credits for acceptable values.

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the NFIP Flood Insurance Manual.

SYSTEM FUNCTION: Premium Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008:

A. Introduction

Effective May 1, 2008, flood insurance policies for most buildings that are rated as having the lowest floor 1 foot or more below the Base Flood Elevation (BFE) will no longer be eligible for the community's CRS discount.

The following CRS Matrices are provided to assist WYO companies in quickly and accurately determining an affected building's eligibility or ineligibility for the CRS discount on the basis of the building's reported elevation difference, obstruction type, and flood risk zone.

B. CRS Matrices

Post-FIRM AE, A01-A30 Zones

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999) Tentative or Provisional Rates Only
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES

Notes:

- 'NO' = CRS discount is not allowed (report CRS discount as zero)
- 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd)

Post-FIRM Unnumbered A Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the Estimated BFE or LFE below HAG (-)	Zero or above the Est. BFE or above HAG (+)	No Elevation (+999)
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd)

Post-FIRM AO, AH Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth(+)	No Elevation or Rated Using Tentative or Provisional Rates(+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES

Notes:

- 'NO' = CRS discount is not allowed (report CRS discount as zero)
- 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Post-FIRM AOB, AHB Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth (+)	No Elevation (+999) (AOB only)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	N/A	YES	YES
10	N/A	YES	YES
15	N/A	YES	YES
20	N/A	YES	YES
24	N/A	YES	YES
30	N/A	YES	YES
34	N/A	YES	YES
40	N/A	YES	YES
50	N/A	YES	YES
54	N/A	YES	YES
60	N/A	YES	YES
70	YES	YES	YES
80	N/A	YES	YES

Notes:

- 'NO' = CRS discount is not allowed (report CRS discount as zero)
- 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Post-FIRM VE, V01-V30, Unnumbered V Zones

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation Unnumbered V Zone or Rated Using Tentative or Provisional Rates(+999)
OBSTRUCTION TYPE			
Blank (Non- elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	N/A	N/A	N/A
20	NO	YES	YES
24	NO	YES	YES
30	YES	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	N/A	N/A	N/A
80	NO	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
 'YES' = CRS discount is allowed

Obstruction Types 15 and 70 are not applicable to zones VE,
 V01-V30, and unnumbered V.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM AE, A01-A30, Unnumbered A Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or Estimated BFE or LFE below HAG (-)	Zero or above the BFE or Est. BFE or LFE Above HAG(+)	No Elevation (+999)
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	YES	YES	YES
80	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM AO, AH Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth(+)	No Elevation (+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	YES	YES	YES
80	YES	YES	YES

Notes:

- 'NO' = CRS discount is not allowed (report CRS discount as zero)
- 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM AOB, AHB Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth (+)	No Elevation (+999) AOB only
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	YES	YES	YES
80	YES	YES	YES

Notes:

- 'NO' = CRS discount is not allowed (report CRS discount as zero)
- 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM VE, V01-V30, Unnumbered V Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999)
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	N/A	N/A	N/A
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	N/A	N/A	N/A
80	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
 'YES' = CRS discount is allowed

Obstruction Types 15 and 70 are not applicable to zones VE, V01-V30, and unnumbered V.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM and Post-FIRM B, C, D, X, A99, AR/AR Dual Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999)
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	N/A	N/A	N/A
80	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed

Obstruction Type 70 is not applicable to B, C, D, X, A99, AR/AR Dual zones.

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DATA ELEMENT: Obstruction Type

ALIAS: None

ACRONYM: WYO (PMF) OBSTRUCTION

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

This describes the type of obstruction that may be present under an elevated building. An obstruction includes an enclosed area and/or machinery and equipment attached to the building below the lowest elevated floor.

Enclosed Area: An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

Certain areas are considered to be free of obstruction if the areas have: (1) insect screening, provided that no additional supports are required for the screening; or (2) wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

In zones other than V, V1-V30, and VE, unfinished enclosed areas constructed with openings, such as with parallel shear walls, open lattice walls, discontinuous foundation walls, or combination thereof, to facilitate the free movement of water, are not considered to be obstructions.

Machinery and equipment attached to a building below the lowest elevated floor and below the BFE are always considered to be obstructions, whether or not they are enclosed.

In Zones V, V1-V30, and VE, solid breakaway walls, nonbreakaway walls, or finished areas below the lowest elevated floor are always considered to be an obstruction.

Subgrade Crawlspace: Buildings with subgrade crawlspaces are eligible for the community's CRS discount provided that they have a letter from a community official certifying that the subgrade crawlspace is built in compliance with the NFIP requirements for crawlspace construction, as outlined on pages 3-5 of **FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas**. In addition to meeting the NFIP requirements applicable to all crawlspace construction in Special Flood Hazard Areas (SFHAs), buildings with subgrade crawlspaces must also meet special requirements for subgrade crawlspaces. These additional requirements are as follows:

- The interior grade of a crawlspace below the BFE must not be more than 2 feet below the lowest adjacent exterior grade (LAG).

DATA ELEMENT: Obstruction Type (Cont'd.)

DESCRIPTION: (Cont'd.)

- The height of the below-grade crawlspace, measured from the interior grade of the crawlspace to the top of the crawlspace foundation wall, must not exceed 4 feet at any point.
- There must be an adequate drainage system that removes floodwaters from the interior area of the crawlspace.
- The velocity of flood waters at the site should not exceed 5 feet per second for any crawlspace.

The full text of the NFIP requirements for subgrade crawlspace construction can be found in FEMA Technical Bulletin 11-01, which is available online at <http://www.fema.gov/pdf/fima/tb1101.pdf>.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 10 - Free of obstruction (See NOTE)
- 15 - With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V Zones)
- 20 - With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or the elevation of the machinery or equipment is at or above the Base Flood Elevation
- 24 - With obstruction: less than 300 sq. ft. with breakaway walls and with machinery or equipment attached to building below lowest elevated floor. The elevation of the machinery or equipment is below the Base Flood Elevation.
- 30 - With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation
- 34 - With obstruction: 300 sq. ft. or more with breakaway walls and with machinery or equipment attached to building below the Base Flood Elevation

DATA ELEMENT: Obstruction Type (Cont'd.)

EDIT CRITERIA: (Cont'd.)

- 40 - With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery or equipment is at or above the Base Flood Elevation.)
- 50 - With obstruction: nonbreakaway walls with no machinery or equipment attached to building below lowest elevated floor
- 54 - With obstruction: nonbreakaway walls with machinery or equipment attached to building below lowest elevated floor
- 60 - With obstruction
- 70 - With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)
- 80 - Without Certification subgrade crawlspace (all zones)

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

NOTE: If the Original New Business date is on or after October 1, 2001, and the Elevated Building indicator is 'N' (not elevated), then the Obstruction Type must be blank. Prior to October 1, 2001, the obstruction type can be either '10' or blank.

For policies with effective dates on or after May 1, 2008, and the Elevated Building indicator is 'N', the Obstruction Type must be blank, '70', or '80'.

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

DESCRIPTION: (Cont'd.)

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

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

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

Preferred Risk Policy (PRP): Prior to May 1, 2004, this policy was available for one- to four-family residential buildings only and solely in B, C, and X zones. Effective May 1, 2004, this policy will also be available for other residential and non-residential buildings solely in B, C and X zones.

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

Premiums, likewise, are flat and fixed, with no rates, and vary only for basement and no-basement structures. Effective May 1, 2004, premiums for contents-only PRP policies will vary depending upon the specific location of contents reported, regardless of the basement/enclosure/crawlspace type. The only deductible available is the standard \$500.00. ■

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

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

- The policy must be rated using the BFE printed on the FIRM that includes wave height.
- The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased.
- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.
- The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance - generally low-income persons - to have flood insurance coverage for a period of three years following

PART 5 - CODES

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	5-1
Basement/Enclosure/Crawlspace Type.....	5-1
Building Damage Subject to Policy Exclusions (ACV).....	5-1
Building in Course of Construction Indicator.....	5-1
Cancellation/Voidance Reason.....	5-1
Cause of Loss.....	5-2
Claim Closed Without Payment Reason - Building.....	5-2
Claim Closed Without Payment Reason - Contents.....	5-2
Claim Closed Without Payment Reason - ICC.....	5-3
Claim Status Indicator.....	5-3
Coinsurance Claim Settlement Indicator.....	5-3
Community Identification Number.....	5-3
Condominium Indicator.....	5-3
Contents Damage Subject to Policy Exclusions (ACV).....	5-4
Coverage Required for Disaster Assistance.....	5-4
Deductible - Applicable to Building Claim Payment.....	5-4
Deductible - Applicable to Contents Claim Payment.....	5-5
Deductible - Building.....	5-5
Deductible - Contents.....	5-5A
Duration Building Will Not Be Habitable.....	5-5A
Elevated Building Indicator.....	5-5A
Elevation Certificate Indicator.....	5-6
Exterior Wall Structure Type.....	5-6
Exterior Wall Surface Treatment.....	5-6
Factors Related to Cause of Loss.....	5-7
Final Payment Indicator - Building.....	5-7
Final Payment Indicator - Contents.....	5-7
Final Payment Indicator - ICC.....	5-7
Flood Characteristics.....	5-7
Floodproofed Indicator.....	5-8
Foundation Type.....	5-8
ICC Claim Indicator.....	5-8
ICC Mitigation Indicator.....	5-8
Insurance to Value Ratio Indicator.....	5-9
Location of Contents Indicator.....	5-9
Name Format Indicator.....	5-9
Name or Descriptive Information Indicator.....	5-9
New/Rollover Indicator.....	5-9
Number of Floors (Including Basement)/Building Type.....	5-9
Obstruction Type.....	5-10
Occupancy Type.....	5-11
Policy Status Indicator.....	5-11
Policy Term Indicator.....	5-11
Post-FIRM Construction Indicator.....	5-11
Premium Payment Indicator.....	5-11

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

	<u>Page</u>
Principal Residence Indicator.....	5-11
Regular/Emergency Program Indicator.....	5-11
Repetitive Loss Target Group Indicator.....	5-11
Replacement Cost Indicator.....	5-12
Risk Rating Method.....	5-12
Special Expense Type.....	5-12
State-Owned Property.....	5-12
Substantial Improvement Indicator.....	5-12
Value of Building Items Subject to Policy Exclusions (ACV).....	5-12
Value of Contents Items Subject to Policy Exclusions (ACV).....	5-13
WYO Transaction Code.....	5-13
1981 Post-FIRM V Zone Certification Indicator.....	5-14

PART 5 - CODES

INTRODUCTION

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

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
None	0
Finished	1
Unfinished	2

BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

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

BUILDING IN COURSE OF CONSTRUCTION INDICATOR

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

CANCELLATION/VOIDANCE REASON

<u>DESCRIPTION</u>	<u>CODE</u>
Building Sold or Removed	01
Contents Sold or Removed (for Contents-Only Policy)	02
Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage	03
Duplicate NFIP Policies	04
Nonpayment	05
Risk Not Eligible for Coverage	06
Property Closing Did Not Occur	08
Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision	09
Other: Continuous Lake Flooding or Closed Basin Lakes	10
Nonpayment/No Refund (No longer valid)	11
Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination	16
Duplicate Policies from Sources Other Than the NFIP	17
Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage	18
Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy (combined with 52)	19

CANCELLATION/VOIDANCE REASON (Cont'd.)

<u>DESCRIPTION</u>	<u>CODE</u>
Insurance No Longer Required by Mortgagee Because Structure Has Been Removed from Special Flood Hazard Area by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)	20
Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)	21
Cancel/Rewrite Due to Misrating	22
Fraud	23
Cancel/Rewrite Due to Map Revision	24
Condominium Policy (Unit or Association) Converting to RCBAP	45
Policy Not Required by Mortgagee	50
Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP	51
Mortgage Paid Off	52
Voidance Prior to Effective Date	60
Voidance Due to Credit Card Error	70

CAUSE OF LOSS

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

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

<u>DESCRIPTION</u>	<u>CODE</u>
Claim denied that was less than deductible	01
Seepage	02
Backup drains	03
Shrubs not covered	04
Sea wall	05
Not actual flood	06
Loss in progress	07
Failure to pursue claim	08
Debris removal only	09
Fire	10

INSURANCE TO VALUE RATIO INDICATOR

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

LOCATION OF CONTENTS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Basement Only	1
Basement and Above	2
Lowest Floor Only Above Ground Level	3
Lowest Floor Above Ground Level and Higher Floors	4
Above Ground Level More Than One Full Floor	5
Manufactured (Mobile) Home or Travel Trailer on Foundation	6

NAME FORMAT INDICATOR

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

NAME OR DESCRIPTIVE INFORMATION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Name	N
Descriptive	D

NEW/ROLLOVER INDICATOR

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

NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE

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

OBSTRUCTION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20
With obstruction: less than 300 sq. ft. with breakaway walls and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
With obstruction: 300 sq. ft. or more with breakaway walls and with machinery or equipment attached to building below the Base Flood Elevation	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/Equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls with no machinery or equipment attached to building below lowest elevated floor	50
With obstruction: nonbreakaway walls with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (applicable to all zones)	80

OCCUPANCY TYPE

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

PART 6 - RECORD LAYOUTS

INTRODUCTION

This section provides a description of the record layout for each system transaction. The description includes the field length and record position. Each transaction has the possibility of a "Record A" and a "Record B." The "Record A" designates those data elements that are required and the "Record B" the optional data elements for the transaction. Each transaction is presented in a narrative form.

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	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspcse 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/Substantial Improvement 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 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
Condominium Master Policy Units	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333

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

New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group 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

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
Reserved for NFIP Use	289	169-457
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

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.

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	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlsapce 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/Substantial Improvement 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 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
Condominium Master Policy Units	3	283-285
Insured Last Name	25	286-310
Insured First Name	25	311-335

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

Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Reinstatement Federal Policy Fee	5	339-343
Expense Constant	3	344-346
Principal Residence Indicator	1	347
Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE)	6	364-369
Repetitive Loss Target Group 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

17 Renewals

<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	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspcse 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/Substantial Improvement 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
Condominium Master Policy Units	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333

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

Renewals (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group 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

20 Endorsements

<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	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspcse 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/Substantial Improvement 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 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
Condominium Master Policy Units	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333

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

Endorsements (Cont'd.)

<u>Record A (Cont'd)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group 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

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	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	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/Substantial Improvement 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 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
Condominium Master Policy Units	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333

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

Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group 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

**PART 7 - INSTRUCTIONS FOR FORMATTING DATA ELEMENTS AND
REVISING DATA ELEMENT VALUES**

INTRODUCTION

This section lists each data element and provides specifications for its reporting format.

I. FORMATTING DATA ELEMENTS

This reporting format includes whether the element is a replacement or incremental value and whether it is a signed field allowing for a negative number. The third column indicates whether dollars and cents, whole dollars, or hundreds of dollars are applicable formats for the money fields. The last column presents the picture expected for each element.

In the picture column, numeric fields, indicated by a 9 or 9's, are right-justified and zero-filled. The number within the parentheses is the length of the field preceding the decimal position. The V9 or V99 indicates an implied decimal position. For example, 123.45 with a picture of 9(7)V99 would be represented as 000012345. Note that the field is zero-filled with four zeros because the numeric value is not large enough to use up all of the required length.

Alpha and alphanumeric fields, indicated by an X in the picture column, are left-justified with trailing spaces.

Zero, reported in numeric data elements, and blanks, reported in alpha and alphanumeric data, indicate not reporting or not applicable. The only exceptions to this rule are on a New Business (11) transaction for the following data elements:

- Elevation Difference: +999
- Lowest Floor Elevation: 9999.0
- Base Flood Elevation: 9999.0
- Lowest Adjacent Grade: 9999.0

On a New Business (11) transaction, zero indicates an actual elevation.

II. REVISING DATA ELEMENT VALUES

To change data element values already in the NFIP/WYO System to blank or zero, asterisk fill the appropriate field on the transaction being submitted. "Asterisk fill" means that if a data element has a length of 'n,' then 'n' asterisks are to be placed in the field. For example, if the data element Community Identification Number: X(6) = 012345 is changed to blank or zero, the picture would be represented as *****. This feature is not allowed on New Business (11) and Open Claim/Loss-Reserve (31) transactions.

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R ¹ I ²	S ³	\$ ⁴ \$ ⁵ \$/100 ⁶	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Alteration Date	R	-	-	9(8)YYYYMMDD
Base Flood Elevation (BFE)	R	S	-	S9(5)V9
■ Basement/Enclosure/Crawlspace Type	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Bldg. Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Bldg. Claim Payment Recovery	I	S	\$¢	S9(10)V99
Bldg. Damage Subject to Policy Exclusions (ACV)	R	-	-	X
Bldg. in Course of Construction Indicator	R	-	-	X
Cancellation/Voidance Reason	R	-	-	XX
■ Case File Num. for Disaster Assistance	R	-	-	X(9)
Catastrophe Number	R	-	-	9(3)
Cause of Loss	R	-	-	X
Claim/Loss Closed Date	R	-	-	9(8)YYYYMMDD
Claim/Loss Reopen Date	R	-	-	9(8)YYYYMMDD
Claim Closed w/o Pymt. Reason - Bldg.	R	-	-	XX
Claim Closed w/o Pymt. Reason - Cont.	R	-	-	XX
Claim Closed w/o Pymt. Reason - ICC	R	-	-	XX
Coinsurance Claim Settlement Indicator	R	-	-	X
Community Identification Number	R	-	-	X(6)
Condominium Indicator	R	-	-	X
Condominium Master Policy Units	R	-	-	9(3)
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)
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
Elevation Certificate Indicator	R	-	-	X
Elevation Certification Date	R	-	-	9(8)YYYYMMDD
Elevation Difference	R	S	-	S9(4)
Endorsement Effective Date	R	-	-	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	\$	S9(7)

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

SECTION 27 - MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP)

The following data elements are not required to be reported when submitting data for an MPPP policy. The NFIP/WYO system will automatically set these data elements to the following default values. This will be done regardless of what the WYO company places in these data elements.

Base Flood Elevation	+9999
Basement/Enclosure/Crawlspace Type	0
Coverage Required for Disaster Assistance	0
Deductible - Building	0
Deductible - Contents	0
Elevated Building Indicator	N
Elevation Certificate Indicator	2
Elevation Difference	+999
Floodproofed Indicator	N
Insurance-to-Value Ratio Indicator	Blank
Location of Contents Indicator	Blank
Lowest Floor Elevation	+9999
New or Rollover Indicator	N
Number of Floors (Including Basement)/Building Type	1
Original Construction Date/Substantial Improvement Date	00000000
Policy Term Indicator	1
Post-FIRM Construction Indicator	Blank
State-Owned Property	N

The following data elements need to be reported only to justify insurance limits. If these data elements are not reported (blanks), then the following default values will be assigned by the NFIP/WYO system:

Condominium Indicator	N
Occupancy Type	1

For the NFIP/WYO system to accomplish the above, the data element **Risk Rating Method must be reported for an MPPP policy on every New Business (11A), Renewal (17A), Endorsement (20A), Policy Reinstatement with Policy Changes (15A), and Policy Correction (23A) transaction submitted.**

SECTION 28 - LENDER DATA TRANSACTION

The transaction code for the required format of the Lender Data is "99A." This transaction provides first and second mortgagee information on policies that have expired more than 120 days.

While the 99A transaction resembles the standard TRRP transaction format and is to be included in the monthly TRRP data, its processing will be different. The Program does not intend to get involved in error processing on expired policies and no error codes will be generated on 99A transactions. However, some minimal error checking (such as the existence of the policy number and that it is expired) must be done if the data are to be used. We will also be running internal reports to verify that 99A transactions are being received for all pertinent expired policies.

MAJOR PROCESSING ACTIVITIES

The Lender Data transactions are processed after all other transactions. This transaction will have the following key data edits:

- Verify that the transaction code is "99A."
- Verify that the transaction date is less than or equal to today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is currently in the system.
- Verify that the policy is expired more than 120 days.

This transaction will be processed by the edit module, will update the Lender Master File, and will create a History Audit transaction.

SECTION 29 - GROUP FLOOD INSURANCE POLICY (GFIP)

The following data elements are not required to be reported when submitting data for a Group Flood Insurance policy. The NFIP/WYO system will automatically set these data elements to the following default values. This will be done regardless of what the WYO company places in these data elements.

■	Basement/Enclosure/Crawlspace Type	0
	Building in Course of Construction Indicator	N
	Condominium Indicator	N
	Condominium Master Policy Units	1
	Coverage Required for Disaster Assistance	5
	CRS Classification Credit Percentage	0
	Deductible - Building	X
	Deductible - Contents	X
	Elevated Building Indicator	N
	Elevation Certificate Indicator	Blank
	Elevation Difference	+999
	Federal Policy Fee	0
	Flood Risk Zone	Blank
	Floodproofed Indicator	Blank
	Insurance-to-Value Ratio Indicator	Blank
	Location of Contents Indicator	Blank
	Map Panel Number	Blank
	Map Panel Suffix	Blank
	New or Rollover Indicator	N
	Number of Floors (Including Basement)/Building Type	Blank
	Obstruction Type	10
	Occupancy Type	1

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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	6	212-217
Map Panel Number	4	218-221
Map Panel Suffix	1	222
Regular/Emergency Program Indicator	1	223
Flood Risk Zone	3	224-226
Occupancy Type	1	227
Number of Floors (Including Basement)/ Building Type	1	228
Basement/Enclosure/Crawlspace Type	1	229
Condominium Indicator	1	230
State-Owned Property	1	231
Building in Course of Construction Indicator	1	232
Deductible - Building	1	233
Deductible - Contents	1	234
Elevated Building Indicator	1	235
Obstruction Type	2	236-237
Location of Contents Indicator	1	238
Original Construction Date/Substantial Improvement 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 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.)

	Length	Record Position
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
Principal Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	3	366-368
Reserved for WYO Company Use	30	369-398
Policy Termination Date*	8	399-406
Cancellation/Voidance Reason*	2	407-408
Total Premium Refund*	9	409-417
CRS Classification Credit Percentage	2	418-419
Federal Policy Fee	3	420-422
Federal Policy Fee - Refunded*	5	423-427
Diagram Number	1	428
Filler	1	429
Lowest Adjacent Grade	6	430-435
Elevation Certification Date	8	436-443
Basic Building Rate WYO	5	444-447
Additional Building Rate WYO	5	449-453
Basic Contents Rate WYO	5	454-458
Additional Contents Rate WYO	5	459-463
ICC Premium WYO	3	464-466
Probation Surcharge Amount WYO	3	467-469
Deductible Percentage WYO	4	470-473
Repetitive Loss Target Group Indicator	1	474
Reserved for NFIP Use	13	475-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	4	505-508
NFIP Additional Limit Amount of Insurance - Building	8	509-516
NFIP Additional Limit Rate - Building	4	517-520
NFIP Basic Limit Amount of Insurance - Contents	8	521-528
NFIP Basic Limit Rate - Contents	4	529-532
NFIP Additional Limit Amount of Insurance - Contents	8	533-540
NFIP Additional Limit Rate - Contents	4	541-544
NFIP Total Premium Refund*	9	545-553
NFIP CRS Classification Credit Percentage	2	554-555
NFIP Federal Policy Fee	3	556-558
NFIP Federal Policy Fee - Refunded*	5	559-563
NFIP Community Probation Surcharge Amount	3	564-566
NFIP Deductible Discount Percentage	5	567-571

*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	572-580
NFIP Property ZIP*		9	581-589
NFIP Expense Constant		3	590-592
NFIP Policy Term		1	593
NFIP ICC Premium		7	594-600
NFIP ICC Coverage		5	601-605
Reserved for NFIP Use		44	606-649
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

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

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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).

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*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-Principal-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(3).
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(3).
05	OP-Federal-Policy-Fee-Refund	PIC S9(3)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-Repetitive-Loss-Ind	PIC X(1).
05	Filler	PIC X(13).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(3).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(3)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	Filler	PIC X(44).
	05	OP-Error-Codes-Out.	
	10	Error-CDEX Occurs 25 Times	
		15 Error-Code	PIC X(8).
		15 Error-Date	PIC 9(8).