

NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN

for the

WRITE YOUR OWN (WYO) PROGRAM

| | |
|-------------------------|------------------|
| Revision 1 | January 1, 1992 |
| Revision 2 | March 1, 1995 |
| Revision 3 | October 1, 1997 |
| Revision 4 | October 1, 2001 |
| Changes 1 & 2..... | May 1, 2002 |
| Change 3..... | October 1, 2002 |
| Change 4..... | May 1, 2003 |
| Change 5..... | October 1, 2003 |
| Change 6..... | May 1, 2004 |
| Change 6.1..... | February 1, 2005 |
| Change 7..... | May 1, 2005 |
| Change 7 (Revised)..... | May 1, 2005 |
| Change 8..... | October 1, 2005 |
| Change 8.1..... | October 1, 2005 |
| Change 9..... | May 1, 2006 |
| Change 10..... | May 1, 2008 |

3. Identification of Policyholder

This Plan requires, for each policy, the submission of the insured's name on policies effective on or after April 30, 1996. The submission of the insured's social security number will no longer be required on policies. The identification of the policyholder prevents duplication of benefits between the NFIP and other Federal programs and satisfies other Federal legal requirements. Should the insured receive disaster assistance in the event of a declared disaster, the insured's assigned case file number will also be used as identification of the policyholder.

4. Special Loss Information

In addition to loss payment data, the submission of information concerning amounts of damage (as opposed to payment), property value, and depths of water experienced in the building during the loss are required. This information is pertinent to the NFIP's models used to compute insurance rates. It also contributes to the important floodplain management research efforts and in assessing loss reduction and prevention alternatives.

F. Reporting Transactions

The transactions available in this Plan for reporting by WYO companies have been developed to accommodate the processing and detailed editing needs of the NFIP in using the information for financial and program control purposes and to accommodate, as well, processing considerations of the various systems used by companies to record and report the data. Companies will find that there are certain flexibilities in how the transactions can be used and that a company may not need to employ all the available transaction types. Information about the use of the reporting transactions is contained in Appendix A.

G. Data Quality and Financial Reconciliation

Part 2 of the WYO Financial Control Plan Requirements and Procedures contains critical information about the reconciliation of policy and claim data submitted under this Plan with the monthly financial reports and about how this Plan's data will be edited. The WYO Edit Specifications document is also necessary in order to have a complete understanding of reporting requirements.

Because of the need for timely financial reconciliation, transactions submitted under this Plan are rejected from the NFIP/WYO System only when money fields cannot be read or when it is unclear how the System can process the transaction. Otherwise, the information is posted to the data base and erred data elements are flagged for later correction.

II. GENERAL INFORMATION

The following information indicates how data will be recorded and treated in the NFIP/WYO System.

A. Coverages

The experience is recorded on the basis of:

1. Building Coverage
2. Contents Coverage
3. Increased Cost of Compliance (ICC) Coverage

ICC coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

B. Premiums

Premium writings will be recorded in the NFIP/WYO System in complete policy detail. Therefore, a separate premium entry will be calculated by the NFIP/WYO System for basic limits and additional limits for each coverage.

■ Total Calculated Premium (or Total Prepaid Premium) will include the Increased Cost of Compliance (ICC) premium. The ICC premium is not subject to deductible factors, but the CRS discount will apply. ICC coverage is not available, and therefore not charged, on the following four categories of business:

- Policies in Emergency Program communities
- Individual condominium unit owner coverage written under the Dwelling Form
- Contents-only policies
- Group Flood Insurance policies

Only the total written premium including Expense Constant, ICC premium, and, if appropriate, community probation surcharge must be reported by the WYO company.

C. Minimum Premium

When a minimum premium is charged, only the total written premium indicated under (B) above must be entered into the policy record reported by the WYO company.

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 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.

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

| DATA ELEMENT | REQ. | DATA DICTIONARY PAGE | SOURCE |
|--|------|----------------------------|---|
| <u>POLICY TRANSACTIONS (Cont'd.)</u> | | | |
| Property Beginning Street Number | Y | 4-162 | Application, 1G, 1F |
| Property City | Y | 4-163 | Application, 1G, 1F |
| Property State | Y | 4-164 | Application, 1G, 1F |
| Property Street Address | Y | 4-165 | Application, 1G, 1F |
| Property ZIP Code | Y | 4-168 | Application, 1G, 1F |
| Regular/Emergency Program Indicator | Y | 4-169 | Application, 2D; Community Master File |
| Reinstatement Federal Policy Fee | Y | 4-170 | |
| Reinstatement Premium | Y | 4-171 | |
| Rejected Transaction Control Number | Y | 4-172 | |
| ***Repetitive Loss ID Number | Y | 4-173 | |
| ***Repetitive Loss Target Group Indicator | Y | 4-174 | |
| **Replacement Cost | Y | 4-175 | Application, 2L |
| Risk Rating Method | Y | 4-180 | Application, 4F |
| *Second Lender City | N | 4-184 | Application, 1L |
| *Second Lender Loan Number | N | 4-185 | Application, 1L |
| *Second Lender Name | N | 4-186 | Application, 1L |
| *Second Lender State | N | 4-187 | Application, 1L |
| *Second Lender Street Address | N | 4-188 | Application, 1L |
| *Second Lender ZIP Code | N | 4-189 | Application, 1L |
| Sort Sequence Key | Y | 4-190 | |
| State-Owned Property | Y | 4-194 | Application, 20 |
| *These data elements are required for policies expired more than 120 days. | | | |
| ***This data is required <u>only</u> as of May 1, 2000, and only from the NFIP Servicing Agent. | | | |
| **Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the Replacement Cost is required based on reported New/Rollover Indicator. | | | |

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

| DATA ELEMENT | REQ. | DATA DICTIONARY PAGE | SOURCE |
|--|------|----------------------------|-------------------------|
| <u>POLICY TRANSACTIONS (Cont'd.)</u> | | | |
| ■ ***Taxpayer Identification Number | N | 4-198 | Application, 1G, 1F, 1J |
| Total Amount of Insurance - Building | Y | 4-199 | Application, 4A |
| Total Amount of Insurance - Contents | Y | 4-201 | Application, 4B |
| Total Calculated Premium (excludes Expense Constant) | Y | 4-204 | Application, 4E |
| Total Premium Refund | Y | 4-208 | |
| 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 | |

■ ***Effective May 1, 2008, the social security number for the insured will no longer be required.

PART 4 - DATA DICTIONARY

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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.

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 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 or enclosure 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.

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

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).

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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 any of the valid condominium indicator values (N, U, A, H, L).

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 Residential Condominium Building Association Policy (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: Condominium Indicator (Cont'd.)

DESCRIPTION: (Cont'd.)

A nonresidential condominium association may insure a commonly owned commercial building with nonresidential limits of coverage and rates. Insured commonly owned contents are given the appropriate contents indicator. The policy issued for either or both coverages is the General Property Form.

EDIT CRITERIA: Alpha, Acceptable Values:

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

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Determination of coverage available

REPORTING REQUIREMENT: Required

DATA ELEMENT: Condominium Master Policy Units

ALIAS: None

ACRONYM: WYO (PMF) NUM-OF-UNITS
Direct (PMF)

FILE: Policy Master File (PMF)
Actuarial (APOL)

DESCRIPTION:

The number of residential and nonresidential units covered by the Condominium Master Policy.

EDIT CRITERIA: Numeric

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium computation
Policy in force computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Contents Damage Subject to Policy Exclusions (ACV)

ALIAS: None

ACRONYM: WYO (CMF) DMG-EXC-CONT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Actual cash value of the damage to contents that are excluded from coverage under the NFIP Standard Flood Insurance Policy. Refer to the NFIP Standard Flood Insurance Policy for the building items that are excluded.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Less than \$ 1,000
- 2 - \$ 1,000 - \$ 2,000
- 3 - \$ 2,001 - \$ 5,000
- 4 - \$ 5,001 - \$10,000
- 5 - \$10,001 - \$20,000
- 6 - More than \$20,000

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Savings Due to Coverage Changes

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Coverage Required for Disaster Assistance

ALIAS: Federally required purchase, Agency Requiring Disaster Assistance, Disaster Assistance Agency ID

ACRONYM: Direct PMF Disaster-Asst-Indicator
WYO (PMF) DIS-ASST

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

DESCRIPTION:

Indicates which federal agency has required the purchase of flood insurance as a requirement for disaster assistance. Federal regulations state that in order to receive federal disaster assistance in a flood-related disaster, a disaster aid recipient must purchase a flood insurance policy if the damaged property is located in the Special Flood Hazard Area. If coverage is required for Disaster Assistance, Data Element "Case File Number for Disaster Assistance" must be reported also.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Value:

- 0 - Not Required
- 1 - SBA
- 2 - FEMA
- 3 - FHA
- 4 - HHS
- 5 - Other Agency

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Tracking mandatory insurance purchase requirement.

REPORTING REQUIREMENT: Required with the exception of MPPP Policies and Group Flood Insurance Policies. Please refer to Appendix A, Section 27 - Mortgage Portfolio Protection Program (MPPP) and Section 29 - Group Flood Insurance Policy (GFIP).

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
- Policies effective on or after May 1, 2008, where the LFE (lowest floor elevation) used for rating is 1 foot or more below the BFE (base flood elevation), with the exception of Post-FIRM V-Zone buildings with unfinished enclosures of 300 square feet or more that have breakaway walls.

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: Elevation Certification Date

ALIAS: None

ACRONYM: (PMF) ELEV-CERT-DT

FILE: Policy Master (PMF)

DESCRIPTION:

The date that the Elevation Certificate data was certified by the surveyor, engineer, or architect.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

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

SYSTEM FUNCTION: Used to verify the reporting of Lowest Adjacent Grade and Diagram Number, and to analyze age of certification.

REPORTING REQUIREMENT: Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the elevation certification date is required based on reported New/Rollover Indicator.

DATA ELEMENT: Elevation Difference

ALIAS: Elevation

ACRONYM: Direct (PMF) Elev-Difference
WYO (PMF) ELEV-DIFF

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

DESCRIPTION:

Difference between the elevation of the lowest floor used for rating or the floodproofed elevation and the base flood elevation (BFE), or base flood depth, as appropriate. Round to nearest higher elevation difference in whole feet using .5 as the midpoint.

This data is reported only if the policy is elevation rated.

Entry of +999 indicates the field is not reported and/or used for this policy.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 4

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

NOTE:

If the elevation difference is reported with a value of +999, the BFE and the Lowest Floor Elevation (LFE) must be reported with a value of 9999.0.

If the elevation difference is reported with a value other than +999, the BFE and the LFE should not be reported with 9999.0. (Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE and LFE.)

Floodproofed Policies:

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported. The NFIP will subtract one foot from the reported elevation difference and use the new difference to determine the rates and compute the premium.

DATA ELEMENT: Insured First Name

ALIAS: First Name, Policyholder Name

ACRONYM: (PMF) FIRST-NAME

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

DESCRIPTION:

First name of the individual insuring the property or contents.

EDIT CRITERIA: Alpha

LENGTH: 25

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Alpha Index Key

REPORTING REQUIREMENT: This data element is required for policies with a policy effective date on or after April 30, 1996. ■

DATA ELEMENT: Insured Last Name

ALIAS: Insured Name, Last Name, Policyholder Name

ACRONYM: (PMF) LAST-NAME

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

DESCRIPTION:

Last name of the individual insuring the property or contents.

EDIT CRITERIA: Alpha

LENGTH: 25

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Alpha Index Key

REPORTING REQUIREMENT: This data element is required for policies with a policy effective date on or after April 30, 1996.

DATA ELEMENT: Lowest Floor Elevation

ALIAS: First Floor Elevation, Lowest Floor Including Basement

ACRONYM: WYO (PMF) LOW-FLOOR

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

DESCRIPTION:

A building's lowest floor is the floor or level (including basement/enclosure/crawl space) that is used as the point of reference when rating a building. This includes the level to which a building is floodproofed*. For more definitive information, refer to the NFIP Flood Insurance Manual. The lowest floor elevation of the insured structure in tenths of feet is supported by an elevation survey of the property. Value 9999.0 indicates the field is not reported and/or used for this policy.

Note: In the Claims Master File (CMF), whole feet are used.

Floodproofed Policies:

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported.

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 elevation difference between lowest floor and base flood elevation (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 LFE.

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: Mailing City

ALIAS: City

ACRONYM: (MAMF) CITY

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

The name of the city in which the mailing address is located.

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

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 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

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

DESCRIPTION: (Cont'd.)

a flood loss (as a result of a major disaster declaration by the President) so that they will have time to recover from the disaster and be in a better position to buy flood insurance for themselves after the expiration of their three-year policy term. The premium for the GFIP will be a flat fee and may be adjusted at any time to reflect NFIP loss experience and adjustment of benefits under the stated grant programs. The amount of coverage is equivalent to the maximum grant amount established and the three-year policy term begins 60 days after the date of the disaster declaration.

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

Severe Repetitive Loss Properties: Policies renewed or issued on or after January 1, 2007, that meet the criteria for severe repetitive loss (SRL) are transferred to the Special Direct Facility for policy issuance. Mitigation offers made to SRL property owners under the SRL program will result in increased insurance premiums for the SRL property owners who refuse to accept the mitigation offer.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Manual
- 2 - Specific
- 3 - Alternative
- 4 - V-Zone Risk Factor Rating Form
- 5 - Underinsured Condominium Master Policy
- 6 - Provisional
- 7 - Preferred Risk Policy
- 8 - Tentative
- 9 - MPPP Policy
- A - Optional Post-1981 V Zone
- G - Group Flood Insurance Policy (GFIP)
- S - FEMA Special Rates
- T - Severe Repetitive Loss Properties (formerly Target Group Full Risk)

LENGTH: 1

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

SYSTEM FUNCTION: Premium Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Second Lender City

ALIAS: None

ACRONYM: (PMF) SECLNDR_CITY

FILE: Policy Master File (PMF)
Lender Master File (LMF)

DESCRIPTION:

The name of the city in which the second mortgagee mailing address is located.

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Lender compliance per the NFIP Reform Act of 1994

REPORTING REQUIREMENT: Required for policies expired more than 120 days.

DATA ELEMENT: Substantial Improvement Indicator

ALIAS: None

ACRONYM: WYO (CMF) IMPROVE-IND

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

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

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

EDIT CRITERIA: Alpha, Acceptable Values:

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

N - No alterations meeting criterion above.

LENGTH: 1

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

SYSTEM FUNCTION: Determination of Program Compliance

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Taxpayer Identification Number

ALIAS: SSN

ACRONYM: WYO (PMF) TAX-IDENT

FILE: Policy Master (PMF)

DESCRIPTION:

The taxpayer identification number of the individual or company insuring the property. In the case of an individual, this is usually the same as the social security number.

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 will no longer be required on the TRRP transaction effective May 1, 2008. Prior to May 1, 2008, the taxpayer identification number should be reported with zeros or spaces. No errors will be generated should the taxpayer identification number have been reported with a value other than zeros or spaces.

DATA ELEMENT: Total Amount of Insurance - Building

ALIAS: Building Coverage

ACRONYM: (PMF) T-COV-BLD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Amount in hundreds of dollars of building coverage purchased for the property. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program. Maximum total amounts of coverage for policies other than Residential Condominium Building Association Policy, Preferred Risk Policy, and Group Flood Insurance Policy are:

Emergency Program:

| | |
|------------------------------|-----------|
| Single-Family Dwelling | \$ 35,000 |
| Two- to Four-Family Dwelling | \$ 35,000 |
| Other Residential | \$100,000 |
| Nonresidential | \$100,000 |

Regular Program:

| | |
|------------------------------|-----------|
| Single-Family Dwelling | \$250,000 |
| Two- to Four-Family Dwelling | \$250,000 |
| Other Residential | \$250,000 |
| Nonresidential | \$500,000 |

The Residential Condominium Building Association Policy has coverage available not to exceed the single-family limit amount times the total number of residential units.

Preferred Risk Policy (PRP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy. The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage.

PRP Residential building coverage amounts:

Single Family, 2-4 Family, Other Residential:

| | | |
|----------|-----------|-----------|
| \$20,000 | \$ 75,000 | \$150,000 |
| \$30,000 | \$100,000 | \$200,000 |
| \$50,000 | \$125,000 | \$250,000 |

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

DATA ELEMENT: Total Amount of Insurance - Building (Cont'd)

DESCRIPTION: (Cont'd.)

PRP Non-residential building coverage amounts:

Effective on or after May 1, 2004, and prior to May 1, 2008:

| | | |
|-----------|-----------|-----------|
| \$ 50,000 | \$200,000 | \$350,000 |
| \$100,000 | \$250,000 | \$400,000 |
| \$150,000 | \$300,000 | \$500,000 |

Effective on or after May 1, 2008:

| | | | |
|-----------|-----------|-----------|-----------|
| \$ 50,000 | \$200,000 | \$350,000 | \$500,000 |
| \$100,000 | \$250,000 | \$400,000 | |
| \$150,000 | \$300,000 | \$450,000 | |

Group Flood Insurance Policy (GFIP)

Effective October 1, 2007, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$28,800. The IFG program ended October 14, 2002.

The limit for the IHP GFIP is \$28,800 and applicable to disasters declared on or after October 1, 2007.

The limit for the IHP GFIP is \$28,200 and applicable to disasters declared on or after October 1, 2006.

The limit for the IHP GFIP is \$27,200 and applicable to disasters declared on or after October 1, 2005.

For disasters declared on or after October 1, 2004, through September 30, 2005, the IHP GFIP limit is \$26,200.

For disasters declared on or after October 1, 2003, through September 30, 2004, the IHP GFIP limit is \$25,600.

For disasters declared on or after October 15, 2002, through September 30, 2003, the IHP GFIP limit is \$25,000.

Under the Individual and Family Grant (IFG) program, which ended October 14, 2002, the limit is \$15,800 and applicable to disasters declared on or after October 1, 2004, through September 30, 2005.

For disasters declared on or after October 1, 2003, through September 30, 2004, the IFG GFIP limit is \$15,300.

For disasters declared on or after October 1, 2002, through September 30, 2003, the IFG GFIP limit is \$15,000.

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Amount of Insurance - Contents

ALIAS: Contents Coverage

ACRONYM: (PMF) T-COV-CONT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Amount of coverage in hundreds of dollars purchased for the contents. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program.

Maximum total amounts of coverage for policies other than the Preferred Risk Policy and Group Flood Insurance Policy are:

Emergency Program:

| | |
|----------------|-----------|
| Residential | \$ 10,000 |
| Nonresidential | \$100,000 |

Regular Program:

| | |
|----------------|-----------|
| Residential | \$100,000 |
| Nonresidential | \$500,000 |

Preferred Risk Policy (PRP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP). The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents coverage is not available for condominium units (except townhouse/rowhouse or single family dwellings) or for contents located entirely in basements.

PRP Residential contents coverage amounts:

Effective prior to May 1, 2004 (Single Family, 2-4 Family):

| | | |
|----------|----------|----------|
| \$ 5,000 | \$18,000 | \$38,000 |
| \$ 8,000 | \$25,000 | \$50,000 |
| \$12,000 | \$30,000 | \$60,000 |

Effective on or after May 1, 2004 (Single Family, 2-4 Family, Other Residential):

| | | |
|----------|----------|-----------|
| \$ 8,000 | \$30,000 | \$ 60,000 |
| \$12,000 | \$40,000 | \$ 80,000 |
| \$20,000 | \$50,000 | \$100,000 |

DATA ELEMENT: Total Amount of Insurance - Contents (Cont'd)

DESCRIPTION: (Cont'd)

PRP Non-residential contents coverage amounts:

Effective on or after May 1, 2004, and prior to May 1, 2008:

| | | |
|-----------|-----------|-----------|
| \$ 50,000 | \$200,000 | \$350,000 |
| \$100,000 | \$250,000 | \$400,000 |
| \$150,000 | \$300,000 | \$500,000 |

Effective on or after May 1, 2008:

| | | | |
|-----------|-----------|-----------|-----------|
| \$ 50,000 | \$200,000 | \$350,000 | \$500,000 |
| \$100,000 | \$250,000 | \$400,000 | |
| \$150,000 | \$300,000 | \$450,000 | |

Group Flood Insurance Policy (GFIP)

Effective October 1, 2007, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$28,800.

Building and contents coverage is available for building owners and contents-only coverage is available for renters.

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

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

| | |
|--|----|
| Fence damage | 11 |
| Hydrostatic pressure | 12 |
| Drainage clogged | 13 |
| Boat piers | 14 |
| Not insured, damage before inception of policy | 15 |
| Not insured, wind damage | 16 |
| Type of erosion not included in definition of flood or flooding | 17 |
| Landslide | 18 |
| Type of mudflow not included in definition of flood or flooding | 19 |
| No demonstrable damage | 20 |
| Other | 97 |
| Error-delete claim (no assignment) | 98 |
| Erroneous assignment | 99 |

CLAIM CLOSED WITHOUT PAYMENT REASON - ICC

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

CLAIM STATUS INDICATOR

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

COINSURANCE CLAIM SETTLEMENT INDICATOR

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

COMMUNITY IDENTIFICATION NUMBER

See Community Status Book or Community Master File.

CONDOMINIUM INDICATOR

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

CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

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

COVERAGE REQUIRED FOR DISASTER ASSISTANCE

| <u>DESCRIPTION</u> | <u>CODE</u> |
|--------------------|-------------|
| Not Required | 0 |
| SBA | 1 |
| FEMA | 2 |
| FHA | 3 |
| HHS | 4 |
| Other Agency | 5 |

DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT

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

POLICY STATUS INDICATOR

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

POLICY TERM INDICATOR

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

POST-FIRM CONSTRUCTION INDICATOR

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

PREMIUM PAYMENT INDICATOR

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

PRINCIPAL RESIDENCE INDICATOR

| <u>DESCRIPTION</u> | <u>CODE</u> |
|--------------------------------|-------------|
| Principal Residence of Insured | Y |
| Not Principal Residence | N |

REGULAR/EMERGENCY PROGRAM INDICATOR

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

REPETITIVE LOSS TARGET GROUP INDICATOR

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

REPLACEMENT COST INDICATOR

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

RISK RATING METHOD

| <u>DESCRIPTION</u> | <u>CODE</u> |
|--|-------------|
| Manual | 1 |
| Specific | 2 |
| Alternative | 3 |
| V-Zone Risk Factor Rating Form | 4 |
| Underinsured Condominium Master Policy | 5 |
| Provisional | 6 |
| Preferred Risk Policy | 7 |
| Tentative | 8 |
| MPPP Policy | 9 |
| Optional Post-1981 V Zone | A |
| FEMA Special Rates | S |
| Severe Repetitive Loss Properties | T |

SPECIAL EXPENSE TYPE

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

STATE-OWNED PROPERTY

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

SUBSTANTIAL IMPROVEMENT INDICATOR

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

VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

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

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 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.

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 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 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 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 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 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

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

| Data Element | R ¹ I ² | S ³ | \$¢ ⁴ \$ ⁵ \$/100 ⁶ | Picture |
|---|----------------------------------|----------------|--|--------------|
| Second Lender Loan Number | R | - | - | X(15) |
| Second Lender Name | R | - | - | X(30) |
| Second Lender State | R | - | - | X(2) |
| Second Lender Street Address | R | - | - | X(50) |
| Second Lender ZIP Code | R | - | - | 9(9) |
| Sort Sequence Key | Key | - | - | X |
| Special Expense Amount | I | S | \$¢ | S9(7)V99 |
| Special Expense Date | R | - | - | 9(8)YYYYMMDD |
| Special Expense Type | R | - | - | X |
| State-Owned Property | R | - | - | X |
| Subrogation | I | S | \$¢ | S9(10)V99 |
| Subrogation Recovery Date | R | - | - | 9(8)YYYYMMDD |
| Substantial Improvement Indicator | R | - | - | X |
| **Taxpayer Identification Number | R | - | - | X(9) ■ |
| Total Amt. of Insurance - Building | R | - | \$/100 | 9(8) |
| Total Amt. of Insurance - Contents | R | - | \$/100 | 9(5) |
| Total Bldg. Damages - Main and Appurtenant (ACV) | R | - | \$ | 9(10) |
| Total Bldg. Damages - Main and Appurtenant (RCV) | R | - | \$ | 9(10) |
| Total Calculated Premium | R | S | \$ | S9(7) |
| Total Damage to Contents - Main and Appurtenant (ACV) | R | - | \$ | 9(7) |
| Total Damage to Contents - Main and Appurtenant (RCV) | R | - | \$ | 9(7) |
| Total Expense of Temp. Flood Protection | R | - | \$ | 9(4) |
| 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) |
| 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 |
| Water Depth - Relative to Main Bldg. | R | S | - | S9(3) |
| WYO Prefix Code | Key | - | - | 9(5) |
| WYO Transaction Code | Key | - | - | X(3) |
| WYO Transaction Date | R | - | - | 9(8)YYYYMMDD |
| 1981 Post-FIRM V Zone Certification Indicator | R | - | - | X |

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

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

APPENDIX A - TRANSACTION PROCESSING DICTIONARY

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APPENDIX A - TRANSACTION PROCESSING DICTIONARY

INTRODUCTION

The Transaction Processing Dictionary gives a brief narrative for each transaction. The narrative includes the transaction code/format and describes the purpose, special circumstances, and basic processing of each transaction for the NFIP/WYO TRRP Plan reporting. A general description of edits performed on NFIP/WYO System record keys is provided in this appendix.

The user should refer to Part 6 in the TRRP Plan for each transaction's record layout. Additionally, a complete and detailed description of all edits performed by the NFIP/WYO System can be found in the Edit Specifications document.

SECTION 1 - NEW BUSINESS TRANSACTION

The transaction code for the required format of the New Business transaction is "11A." This transaction contains New Policy information sent to the NFIP Bureau and Statistical Agent by the WYO companies. FEMA has determined that these data are necessary to support underwriting and financial reconciliation, to provide actuarial information, and to provide statistics on a WYO company's insurance processing practices. All the fields on this transaction are required fields. The key data consist of transaction code, transaction date, WYO prefix code, policy number, policy effective date, and policy expiration date. The WYO prefix code is a 5-digit numeric code, which comes from the National Association of Insurance Commissioners' (NAIC) listing of companies. The first time that a policy record is submitted by a WYO Company to the NFIP Bureau and Statistical Agent this transaction must be used.

In addition to carrying three classes of data, this transaction contains two special fields--one reserved for NFIP use and one reserved for WYO company use.

■ The first and last name of the insured must be reported. If the insured is a group or company, the full 30 characters may be used for the name.

MAJOR PROCESSING ACTIVITIES

The New Business transaction will have the following key data edits:

- Verify that the transaction code is "11A."
 - Verify that the Policy Number is not currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the transaction date is less than or equal to the current date.
 - Verify that the Policy Effective Date is a valid date.
 - Verify that the premium reported is numeric.

This transaction will be processed by the edit module, update the appropriate master files, and be added to the History Audit File.

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 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 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 |

SECTION 29 - GROUP FLOOD INSURANCE POLICY (GFIP) (cont'd)

| | |
|---|----------|
| Original Construction Date/Substantial Improvement Date | 00000000 |
| Post-FIRM Construction Indicator | Blank |
| State-Owned Property | N |
| 1981 Post-FIRM V Zone Certification Indicator | Blank |

| | | | |
|---|-------------------------------|-------------------------------------|------------|
| REPORT | W2RPRPOL | FEDERAL EMERGENCY MANAGEMENT AGENCY | PAGE 1 |
| RUN DATE | JAN 15, 1998 | NATIONAL FLOOD INSURANCE PROGRAM | |
| RUN TIME | 15:34:05 | | |
| POLICY DETAIL ERROR REPORT AS OF 10/11/1997 | | | |
| WYO PREFIX CODE: | 99999 - ABC INSURANCE CO. | END EFF DATE: | 06/02/1991 |
| POL NUM: | 1909700256 | POL EXP DATE: | 06/02/1992 |
| POL EFF DATE: | 06/02/1991 | POL STATUS: | A |
| ** CANCELLATION INFORMATION ** | | | |
| REINSTATEMENT DATE: | | CANCEL/VOID REASON: | |
| CANCELLATION DATE: | | NFIP TOTAL REFUND: | .00 |
| TOTAL REFUND | .00 | NFIP REFUNDED FPF: | .00 |
| REFUNDED FPF: | .00 | | |
| ** ENDORSEMENT INFORMATION ** | | | |
| WYO TRANS DATE: | 1991/06/02 | WYO TRAN CODE: | 11 |
| POST FIRM IND: | N | FLOOD RISK ZONE: | A12 |
| COMM NO: | 065034XXXXX | FLOOD PROOFED IND: | N |
| REG/EMER IND: | R | NUM OF FLOORS: | 1 |
| OCCUPANCY TYPE: | 2 | SMALL BUSINESS IND: | N |
| BASE/ENCLOSE TYPE: | 0 | STATE OWNED IND: | N |
| CONDO IND: | N | ELEV BLDG IND: | N |
| BLDG COURSE CONST: | N | LOC OF CONTS: | 3 |
| OBSTR TYPE: | 10 | DED BLDG: | 1 |
| POL TERM IND: | 1 | DED CONT: | |
| ORIG CONSTR DATE: | 1974/07/01 | ELEV DIFF: | 999 |
| TOT AMT INS BLDG: | 770 | TOT AMT INS CONT: | 0 |
| RISK RATING METHOD: | 1 | POST 81 V ZONE: | |
| INSUR TO VALUE IND: | | CONDO UNITS: | 1 |
| COV REQ DIST ASST: | 0 | ELEV CERTIFICATE: | N |
| BFE: | 9999.0 | LFE: | 9999.0 |
| LOWEST ADJ GRADE: | 9999.0 | DIAGRAM NO: | |
| ELEV CERT. DATE: | | ROLLOVER: | N |
| DESCR INFO IND: | N | CASE FILE NUMBER DIST ASST: | |
| NAME: JANE DOE | | NAME FORMAT: | P |
| ADDRESS 1: | | | |
| ADDRESS 2: | | | |
| CITY STATE ZIP: | HUNTINGTON BCH, CA 92646 0000 | | |
| NFIP CALC ZIP | 92646-2045 | PRINCIPAL RESIDENCE IND: | Y |
| ** WYO COMPANY CALCULATED INFORMATION ** | | | |
| PREM PAY IND: | C | END PREMIUM: | 251 |
| TOT PREM: | 203 | FPF: | 25 |
| EXP CONST: | 0 | | |
| ICC PREMIUM: | 275 | PROB SRCH: | 0 |
| DED DISCOUNT %: | .000 | CRS CLASS %: | 0 |
| BASIC BLDG RATE: | .45 | BASIC CONT RATE: | .55 |
| ADD BLDG RATE: | .17 | ADD CONT RATE: | .25 |
| ** NFIP CALCULATED INFORMATION ** | | | |
| FPF: | 25 | PROB SRCH: | 0 |
| EXP CONST: | 45 | CRS CLASS %: | 0 |
| RATE KEY: | | DED DISCOUNT %: | .000 |
| ICC PREMIUM: | 275 | DED DISCOUNT AMT: | 0 |
| ** BLDG (NFIP CALC) | | CONT (NFIP CALC) | ** |
| ICC COVERAGE | 150 | | |
| BASIC COV: | 450 | BASIC COV: | 0 |
| ADD COV: | 320 | ADD COV: | 0 |
| BASIC PREM: | 142 | BASIC PREM: | 0 |
| ADD PREM: | 64 | ADD PREM: | 0 |
| BASIC RATE: | .45 | BASIC RATE: | .55 |
| ADD RATE: | .17 | ADD RATE: | .25 |
| *** OPTIONAL INFORMATION *** | | | |
| REPL COST: | 266000 | | |
| *** ERROR INFORMATION *** | | | |
| ERROR | PL040040 | ERROR DATE | 1997/05/31 |
| | | TYPE ERROR: | CRITICAL |
| TOTAL CALCULATED PREMIUM IS LESS THAN WYO SYSTEM CALCULATED PREMIUM. SUBSEQUENT ENDORSEMENTS ARE NOT RATED BY THE WYO SYSTEM. | | | |

EXHIBIT C-1. W2RPRPOL, Policy Detail Error Report

W2RHPSUM

Policy Error Summary Report

Description: This report is produced each month after the processing of the WYO company TRRP submission. It summarizes, by company and error codes, the number of policy records in the NFIP/WYO System containing the particular errors.

The heading, "Policies on File", contains the total number of the WYO Company's records in the NFIP/WYO System. "Policies with Activity" contains the total number of records in the NFIP/WYO System to which transactions were applied in the processing of the current TRRP submission. By error code, the report provides a brief error message, the critical/non-critical status of the error and the total number of policy records that contain the error. "Cleared Error Count" contains the number of records for which the particular error was corrected. "Current Error Count" are those errors generated only in the current reporting month. "Database Error Count" contains the total number of errors in the NFIP/WYO database. A policy record containing the same error associated with more than one effective date is counted only once in that error category for the purposes of this report.

Cleared Error Count: A count of the number of errors of a certain type that were resolved in the current reporting month. If an error occurs multiple times on a policy, then that error is counted only once. If a policy has multiple error codes that are different, then all of the error codes are counted for a policy.

Current Error Count: A count of the number of errors of a certain type that were generated in the current reporting month. If an error occurs multiple times on a policy, then that error is counted only once. If a policy has multiple error codes that are different, then all of the error codes are counted for a policy.

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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 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.)

| | | <u>Length</u> | <u>Record Position</u> |
|-----------------|----|---------------|----------------------------|
| 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

```

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.

W2RADREJ

Target Group Additional Data Reject Report

Description: This report is generated monthly for Target Group additional data records that are not usable. The Company Code and Policy Number are matched to the Target Group Directory and, if no match is found, then the submitted policy number will be displayed on the report. If the Company Code and Policy Number match the Directory but the mailing address or agent information is incomplete, then the record will receive a TRRP error and appear on the report.

If a record appears on this report, then the additional data record will not be forwarded to the Special Direct Facility and the corresponding Target Group record will be marked as Additional Data Record Not Received.

Report Keys: W2RADREJ is keyed by Company Code and Policy Number.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Number: This is the policy that has the above-mentioned error that is to be included in this report.

REPORT: W2RADREJ
RUNDATE: SEP 05 2000
RUNTIME: 16:18:55

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

TARGET GROUP ADDITIONAL DATA REJECT REPORT
AS OF 07/31/2000

VENDOR CODE/NAME: N/A – NON-VENDOR COMPANY
COMPANY NUMBER/NAME: 99999 – ABC INSURANCE COMPANY
POLICY NUMBER: 0010183507
REPLACEMENT COST: 0000120000
COMMUNITY PROBATION AMT: 000
RENEWAL BILLING INSTR: 1

MAILING ADDRESS: PO BOX 12345
NEW CITY MD 20101

PHONE:

1ST LENDER INFORMATION: CITICORP MORTGAGE INC
PO BOX 81300
CHAMBLEE GA 30366

PHONE: 0000000000
FAX: 0000000000
LOAN: 123456789

2ND LENDER INFORMATION:

PHONE:
FAX:
LOAN:

AGENT INFORMATION: APEX ASSOC.
3815 CLASSEN BLVD.
NEW CITY MD 20101

NUMBER: 0007535658
IRS NUMBER: ***
TAX TYPE: T
PHONE: 8005551212
FAX:

REJECT: PR004088 ERROR DATE: 07/31/2000
MESSAGE: TARGET GROUP ADDITIONAL DATA RECORD IS INCOMPLETE.

F. REMOVAL FROM TARGET GROUP

If the property is certified by FEMA with respect to any mitigation or insurance effort (other than buyout or demolition) including elevation, relocation, or other approved mitigation efforts, the property will be removed from the Repetitive Loss Target Group. Once the SDF receives written notice of FEMA's official approval of the mitigation effort to the insured property, a notice will be sent to the policyholder and the agent of record.

The notice will inform the policyholder that, upon the next renewal, the policy will no longer be eligible to be written by the SDF. The policyholder will be notified that an NFIP Direct renewal offer will be sent to make sure the policyholder has the opportunity to maintain continuous coverage and that the policy may be written by a WYO company at the next renewal, but not before.

SECTION 2 - REPETITIVE LOSS TARGET GROUP
ADDITIONAL DATA RECORD

A. RECORD LAYOUT

The following is the layout the WYO companies use to submit their additional data records for the Repetitive Loss Target Group policies.

| <u>Element Name</u> | <u>Field Length</u> | <u>Record Position</u> |
|--------------------------------|---------------------|------------------------|
| WYO Prefix Code | 5 | 1-5 |
| Policy Number | 10 | 6-15 |
| Mailing Address 1 | 50 | 16-65 |
| Mailing Address 2 | 50 | 66-115 |
| Mailing City | 30 | 116-145 |
| Mailing State | 2 | 146-147 |
| Mailing Zip | 9 | 148-156 |
| Insured Telephone Number | 10 | 157-166 |
| Replacement Cost | 10 | 167-176 |
| Community Probation Surcharge | 3 | 177-179 |
| Renewal Billing Instructions | 1 | 180 |
| First Lender Name | 30 | 181-210 |
| First Lender Street Address | 50 | 211-260 |
| First Lender City | 30 | 261-290 |
| First Lender State | 2 | 291-292 |
| First Lender Zip Code | 9 | 293-301 |
| First Lender Telephone Number | 10 | 302-311 |
| First Lender Fax Number | 10 | 312-321 |
| First Lender Loan Number | 15 | 322-336 |
| Second Lender Name | 30 | 337-366 |
| Second Lender Street Address | 50 | 367-416 |
| Second Lender City | 30 | 417-446 |
| Second Lender State | 2 | 447-448 |
| Second Lender Zip Code | 9 | 449-457 |
| Second Lender Telephone Number | 10 | 458-467 |
| Second Lender Fax Number | 10 | 468-477 |
| Second Lender Loan Number | 15 | 478-492 |
| Agency Number | 10 | 493-502 |
| Agent IRS Number | 9 | 503-511 |
| ■ Agent Tax Type | 1 | 512 |
| Agent Name | 30 | 513-542 |
| Agent Street Address | 50 | 543-592 |
| Agent City | 30 | 593-622 |
| Agent State | 2 | 623-624 |
| Agent Zip Code | 9 | 625-633 |
| Agent Telephone Number | 10 | 634-643 |
| Agent Fax Number | 10 | 644-653 |
| Filler | 51 | 654-704 |

B. RENEWAL BILLING INSTRUCTIONS

The following codes should be used.

- 1 = Insured
- 2 = First Lender
- 3 = Second Lender
- 4 = Loss Payee
- 5 = Other
- 6 = Agent

The "Loss Payee" or "Other" applies to the contents of the "Second Lender" data elements.

C. AGENT INFORMATION

The following codes should be used to define the Agent IRS Number.

T = Tax ID Number

The requirements for the Additional Data Record provide for the reporting of data on one agency: its name, address, phone and fax numbers, and tax ID. Capturing data for one agency on a policy satisfies most conditions, as the agent servicing the flood policy is also the recipient of the commission.

There are situations, usually relating to commissions, that require data to be captured for the name, address, and/or tax ID of a second agent.

The Special Direct Facility (SDF) can accommodate these conditions, but the following procedures must be followed to ensure that the agency data is accurately captured:

1. All agent data submitted on the Additional Data Record – name, address, phone number(s), and tax ID – should be for the agent and office that service the account. It will be to that location that the SDF will forward all correspondence.
2. When the Additional Data Record is generated, the WYO company or NFIP Servicing Agent would submit a request to the SDF to add the additional agency data. At a minimum, the request must provide:

- WYO Company Number
- WYO Carrier Name, Address, And Phone Number
- Policy Number and Policy Expiration Date (MM/DD/YYYY)
- Insured Name (Last, First, M.I.)
- Property Address

Additional Agency Data for Commissions (Complete only applicable fields):

Agency Number
Agent IRS Number
Agent Tax Type
Agent Name
Agent Street Address
Agent City
Agent State
Agent Zip Code
Agent Telephone Number
Agent Fax Number

3. Send these requests to:

NFIP Special Direct Facility
P.O. Box 29524
Shawnee Mission, KS 66201-5524

D. CHANGES TO DATA ON THE ADDITIONAL DATA RECORD AND CHANGES TO POLICY DATA

When changes occur to the data reported on either the Additional Data Record or TRRP Policy Record, another Additional Data Record or TRRP Policy Record must be created and submitted provided that the policy is at least 150 days from expiration. If the policy is within 150 days from expiration, then the WYO company will need to submit a Change Request form to the SDF, at the address shown above, that provides the following information:

WYO Company Number
WYO Carrier Name, Address, and Phone Number
Policy Number
Insured Name (Last, First, M.I.)
Property Address
Policy Expiration Date (MM/DD/YYYY)
Narrative description of what is being changed on the policy and when the change(s) took effect.

This will allow the SDF to keep information on each Repetitive Loss Target Group policy updated as they move into their Renewal Billing period. The WYO company may submit the change on either an NFIP General Change Endorsement Form or on the forms on the following pages. If using the NFIP General Change Endorsement Form, it is imperative that the data shown above be included so that the SDF can match it to the correct policy.

E. SDF CHANGE REQUEST FORMS

All submissions to the SDF of these requests must have a cover letter attached to them dated and signed by the WYO Principal Coordinator of the company.

1. Sample Change Request Form: Adding Data for Second Agent

**REPETITIVE LOSS PROPERTY AGENCY DATA FORM
WYO COMPANY NUMBER
WYO COMPANY NAME
ADDRESS
PHONE**

POLICY NUMBER: ##### **POLICY EXPIRATION DATE:** MM/DD/YYYY
INSURED NAME: LAST, FIRST, MI
INSURED PROPERTY ADDRESS:
123 MAIN ST
CITY, ST ZIP

ADDITIONAL AGENCY DATA: (COMPLETE ONLY APPLICABLE FIELDS)

AGENCY NUMBER: _____
AGENT IRS NUMBER: _____
AGENT TAX TYPE: _____
AGENT NAME: _____
AGENT STREET ADDRESS: _____

AGENT CITY: _____
AGENT STATE: _____
AGENT ZIP: _____
AGENT PHONE: _____
AGENT FAX: _____

2. Sample Change Request Form: Reporting Changes Made within 150 Days from Expiration

REPETITIVE LOSS PROPERTY CHANGE POLICY DATA FORM
WYO COMPANY NUMBER
WYO COMPANY NAME
ADDRESS
PHONE

POLICY NUMBER: ##### **POLICY EXPIRATION DATE:** MM/DD/YYYY
INSURED NAME: LAST, FIRST, MI
INSURED PROPERTY ADDRESS:
123 MAIN ST
CITY, ST ZIP

THE FOLLOWING CHANGE(S) TOOK EFFECT ON: MM/DD/YYYY

NARRATIVE DESCRIPTION OF CHANGE(S) :

Building Coverage increased from 100,000 to 115,000

Change of Mortgagee from USA Bank to:
Home Mortgage Lenders
Loan 34589
123 Main Street
Anywhere, MD 00000