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

Change 11........................May 1, 2008

DATA ELEMENT: Base Flood Elevation

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

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

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

DESCRIPTION:

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

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

EDIT CRITERIA: Numeric – may be positive or negative

LENGTH: 6 with an implied decimal of one position

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

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

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

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

DATA ELEMENT: Basement/Enclosure 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: 15

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).

(This page intentionally left blank)

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:

Classes	SFHA Credit*	Non-SFHA Credit
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 <u>not</u> 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 (Post-FIRM buildings only) is 1 foot or more below the BFE (base flood elevation), with the exception of Post-FIRM V-Zone elevated buildings with unfinished enclosures of 300 square feet or more that have breakaway walls (Obstruction Type 30).
- Policies effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE and the Post FIRM V-Zone buildings are reported with Obstruction Types 24, 34, 50, 54, or 60.

WYO companies are encouraged to verify the reported Obstruction Type of insured properties. Obstruction Type 60 (default value for "unknown") should be used carefully as this will impact the CRS Classification Credit percentage.

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 polices 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. The lowest floor elevation must be
at least one foot above the BFE in order to use the floodproofing
certificate.

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. The lowest floor elevation must be at least one foot above the BFE in order to use the floodproofing certificate.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 6 with an implied decimal of one position

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

SYSTEM FUNCTION: Used in computing 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

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

Record A	Field Length	Record Position
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
Filler	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.

New Business (Cont'd.)

Record A (Cont'd.)	Field Length	Record Position
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
Case File Number for Disaster Assistance	15	419–433
Reserved for NFIP Use	24	434–457
Original Submission Month	6	458–463
Rejected Transaction Control Number	6	464–469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471–500

12 Mailing Address Data

Record A	Field Length	Record Position
Transaction Code (12A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Name or Descriptive Information Indicator	1	27
Mailing Address 1	50	28-77
Mailing Address 2	50	78-127
Mailing City	30	128-157
Mailing State	2	158-159
Mailing ZIP Code	9	160-168
Reserved for NFIP Use	289	169-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500

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

15 Policy Reinstatement With Policy Changes

Record A	Field Length	Record Position
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
Filler	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.)

Record A (Cont'd)	Field Length	Record Position
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
Case File Number for Disaster Assistance	15	423-437
Reserved for NFIP Use	20	438-457
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

Record A	Field Length	Record Position
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
Filler	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.)

Record A (Cont'd.)	Field Length	Record Position
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
Case File Number for Disaster Assistance	15	419-433
Reserved for NFIP Use	24	434-457
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

Record A	Field Length	Record Position
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
Filler	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.)

	Field Length	Record Position
Record A (Cont'd)		
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
Case File Number for Disaster Assistance	15	419-433
Reserved for NFIP Use	24	434-457
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

Record A	Field Length	Record Position
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
Filler	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.)

	Field Length	Record Position
Record A (Cont'd.)		
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
Case File Number for Disaster Assistance	15	419-433
Reserved for NFIP Use	24	434-457
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(15)
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)

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

This page is intentionally left blank. ∎

RECORD LAYOUT

	Length	Record Position
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
Filler	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.)

	Length	Record Position
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Principal Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	3	366-368
Reserved for WYO Company Use	30	369-398
Policy Termination Date*	8	399-406
Cancellation/Voidance Reason*	2	407-408
Total Premium Refund*	9	409-417
CRS Classification Credit Percentage	2	418-419
Federal Policy Fee	3	420-422
Federal Policy Fee – Refunded*	5	423-427
Diagram Number	1	428
Filler	1	429
Lowest Adjacent Grade	6	430-435
Elevation Certification Date	8	436-443
Basic Building Rate WYO	5	444-447
Additional Building Rate WYO	5	449-453
Basic Contents Rate WYO	5	454-458
Additional Contents Rate WYO	5	459-463
ICC Premium WYO	3	464-466
Probation Surcharge Amount WYO	3	467-469
Deductible Percentage WYO	4	470-473
Repetitive Loss Target Group Indicator	1	474
Reserved for NFIP Use	13	475-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance – Building	8	497-504
NFIP Basic Limit Rate – Building	4	505-508
NFIP Additional Limit Amount of Insurance – Building	8	509-516
NFIP Additional Limit Rate – Building	4	517-520
NFIP Basic Limit Amount of Insurance – Contents	8	521-528
NFIP Basic Limit Rate – Contents	4	529-532
NFIP Additional Limit Amount of Insurance – Contents	8	533-540
NFIP Additional Limit Rate – Contents	4	541-544
NFIP Total Premium Refund*	9	545-553
NFIP CRS Classification Credit Percentage	2	554-555
NFIP Federal Policy Fee	3	556-558
NFIP Federal Policy Fee – Refunded*	5	559-563
NFIP Community Probation Surcharge Amount	3	564-566
NFIP Deductible Discount Percentage	5	567-571

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

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

Record Layout (cont'd.)

	Length	Record Position
NFIP Deductible Discount Amount	9	572-580
NFIP Property ZIP*	9	581-589
NFIP Expense Constant	3	590-592
NFIP Policy Term	1	593
NFIP ICC Premium	7	594-600
NFIP ICC Coverage	5	601-605
Case File Number for Disaster Assistance	15	606-620
Reserved for NFIP Use	29	621-649
Error Code 1	8	650-657
Error Code Date 1	8	658-665
Error Code 2	8	666-673
Error Code Date 2	8	674-681
Error Code 3	8	682-689
Error Code Date 3	8	690-697
Error Code 4	8	698-705
Error Code Date 4	8	706-713
Error Code 5	8	714-721
Error Code Date 5	8	722-729
Error Code 6	8	730-737
Error Code Date 6	8	738-745
Error Code 7	8	746-753
Error Code Date 7	8	754-761
Error Code 8	8	762-769
Error Code Date 8	8	770-777
Error Code 9	8	778-785
Error Code Date 9	8	786-793
Error Code 10	8	794-801
Error Code Date 10	8	802-809
Error Code 11	8	810-817
Error Code Date 11	8	818-825
Error Code 12	8	826-833
Error Code Date 12	8	834-841
Error Code 13	8	842-849
Error Code Date 13	8	850-857
Error Code 14	8	858-865
Error Code Date 14	8	866-873
Error Code 15	8	874-881
Error Code Date 15	8	882-889
Error Code 16	8	890-897
Error Code Date 16	8	898-905
Error Code 17	8	906-913
Error Code Date 17	8	914-921
Error Code 18	8	922-929
Error Code Date 18	8	930-937

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

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

Record Layout (cont'd.)

		Length	Record Position
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049

RECORD LAYOUT - COBOL

Output – Policy Information and Error Extract

```
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-Filler                         PIC X(9).
      05    OP-Disaster-Assist                PIC X(1).
      05    OP-Community-Number               PIC 9(6).
      05    OP-Map-Panel-Number               PIC X(4).
      05    OP-Map-Panel-Suffix               PIC X(1).
      05    OP-Regular-Emergency              PIC X(1).
      05    OP-Flood-Risk-Zone                PIC X(3).
      05    OP-Occupancy                      PIC X(1).
      05    OP-Building-Type                  PIC X(1).
      05    OP-Basement                       PIC X(1).
      05    OP-Condominium                    PIC X(1).
      05    OP-State-Own                      PIC X(1).
      05    OP-Course-Construction            PIC X(1).
      05    OP-Deductible-Building            PIC X(1).
      05    OP-Deductible-Contents            PIC X(1).
      05    OP-Elevated-Building              PIC X(1).
      05    OP-Obstruction                    PIC X(2).
      05    OP-Location-of-Contents           PIC X(1).
      05    OP-Original-Construction          PIC 9(8).
      05    OP-Post-Firm                      PIC X(1).
      05    OP-Elevation-Difference           PIC S9(4).
      05    OP-Flood-Proof                    PIC X(1).
      05    OP-Total-Coverage-Building        PIC 9(8).
      05    OP-Total-Coverage-Contents        PIC 9(8).
      05    OP-Total-Calc-Premium             PIC S9(7).
      05    OP-Endorsement-Premium            PIC S9(7).
      05    OP-Risk-Rating-Method             PIC X(1).
```

   *Data Elements that are stored only once per policy record
    and not by policy term. The Taxpayer Identification Number
    will not be reported, effective May 1, 2008.

Record Layout (cont'd.)

```
05      OP-Policy-Term                          PIC X(1).
05      OP-New-Rollover-Ind                     PIC X(1).              ■
05      OP-Insurance-To-Value                   PIC X(1).
05      OP-Premium-Pay                          PIC X(1).
05      OP-Elevation-Certificate                PIC X(1).
05      OP-Post-1981-Certificate                PIC X(1).
05      OP-Insured-Last-Name                    PIC X(25).
05      OP-Insured-First-Name                   PIC X(25).
05      OP-Principal-Residence                  PIC X(1).
05      OP-Replacement-Cost                     PIC X(9).
05      OP-Low-Floor                            PIC S9(5)V9.
05      OP-Base-Floor                           PIC S9(5)V9.
05      OP-Expense-Constant                     PIC 9(3).
05      OP-Name-Format                          PIC X(1).
05      OP-Condo-Master-Units                   PIC 9(3).
05      OP-WYO-Cmpy-Use                         PIC X(30).
05      OP-Termination-Date                     PIC 9(8).
05      OP-Cancel-Reason                        PIC X(2).
05      OP-Total-Refund                         PIC S9(7)V99.
05      OP-CRS-Class-Perc                       PIC 9(2).
05      OP-Federal-Policy-Fee                   PIC S9(3).
05      OP-Federal-Policy-Fee-Refund            PIC S9(3)V99.
05      OP-Diagram-Number                       PIC X(1).
05      Filler                                  PIC X(1).
05      OP-Lowest-Adjacent-Grade                PIC S9(5)V9.
05      OP-Elev-Certification-Date              PIC 9(8).
05      OP-Base-Building-Rate-WYO               PIC 9(2)V999.
05      OP-Additional-Building-Rate-WYO         PIC 9(2)V999.
05      OP-Base-Contents-Rate-WYO               PIC 9(2)V999.
05      OP-Additional-Contents-Rate-WYO         PIC 9(2)V999.
05      OP-ICC-Premium-Rate-WYO                 PIC 9(3).
05      OP-Probation-Amount-WYO                 PIC 9(3).
05      OP-Deductible-Percentage-WYO            PIC S9V999.
05      OP-Repetitive-Loss-Ind                  PIC X(1).
05      Filler                                  PIC X(13).
05      OP-NFIP-Activity-Date*                  PIC 9(8).
05      OP-NFIP-Policy-Status*                  PIC X(1).
05      OP-NFIP-Basic-Cov-Building              PIC 9(8).
05      OP-NFIP-Basic-Rate-Building             PIC 9(2)V99.
05      OP-NFIP-Add-Cov-Building                PIC 9(8).
05      OP-NFIP-Add-Rate-Building               PIC 9(2)V99.
05      OP-NFIP-Basic-Cov-Contents              PIC 9(8).
05      OP-NFIP-Basic-Rate-Contents             PIC 9(2)V99.
05      OP-NFIP-Add-Cov-Contents                PIC 9(8).
05      OP-NFIP-Add-Rate-Contents               PIC 9(2)V99.
05      OP-NFIP-Total-Refund*                   PIC S9(7)V99.
05      OP-NFIP-CRS-Class-Perc                  PIC 9(2).
05      OP-NFIP-Policy-Service-Fee*             PIC S9(3).
05      OP-NFIP-Policy-Service-Fee-Refund*      PIC S9(3)V99.
05      OP-NFIP-Comm-Prob-Surcharge             PIC 9(3).
05      OP-NFIP-DED-Discount-Perc               PIC 9(2)V999.
05      OP-NFIP-DED-Discount-Amt                PIC 9(9).
05      OP-NFIP-Property-ZIP*                    PIC X(9).
05      OP-NFIP-Expense-Constant                PIC 9(3).
05      OP-NFIP-Policy-Term                     PIC X(1).
05      OP-NFIP-ICC-Premium                     PIC 9(07).
05      OP-NFIP-ICC-Coverage                    PIC 9(05).
```

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

Record Layout (cont'd.)

```
      05      OP-Case-File-Number-Dis-Asst             PIC X(15).
      05      Filler                                   PIC X(29).
      05      OP-Error-Codes-Out.
              10 Error-CDEX Occurs 25 Times
                 15 Error-Code                         PIC X(8).
                 15 Error-Date                         PIC 9(8).
```