



FEMA

W-04086

November 3, 2004

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators
and the NFIP Servicing Agent

FROM: David I. Maurstad *David I. Maurstad*
Acting Director
Mitigation Division
Emergency Preparedness and Response Directorate

SUBJECT: May 1, 2005, Program Changes

The purpose of this memorandum is to provide notification of the National Flood Insurance Program (NFIP) changes that are to be implemented effective May 1, 2005. The changes include rate modifications and revised data elements of the Transaction Record Reporting and Processing (TRRP) Plan.

The revised pages to the TRRP Plan reflect the changes being implemented for new business with effective dates on or after May 1, 2005.

The rate changes for both new and renewal business with effective dates on or after May 1, 2005, are expected to increase the overall rate level by about 1.2 percent. A revised set of rate pages reflecting the rate modifications is enclosed with this memorandum. (Rate changes to Submit-for-Rate guidelines will be mailed separately.)

If you have any questions regarding these changes, please contact your WYO Program Coordinator.

Enclosures

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

National Flood Insurance Program

May 1, 2005, Rate and Rule Changes: A Summary

The premiums will increase an average of 1.2% for policies written or renewed on or after May 1, 2005. This premium increase varies by zone as described below.

V-Zones (coastal high-velocity zones)

There are no rate changes for V-Zone policyholders.

A-Zones (non-velocity zones, which are primarily riverine zones)

There will be modest increases that will keep our Post-FIRM rates at actuarial levels and that will slightly decrease the amount of subsidy in our Pre-FIRM rates.

- **Post-FIRM AE Zones:** Premiums will increase 2.5% as indicated by our actuarial rate model.
- **Pre-FIRM AE Zones:** No change.
- **AO, AH, AOB, and AHB Zones** (shallow flooding zones): No change. Experience has been favorable in these zones.
- **Unnumbered A Zones** (remote A Zones where elevations have not been determined): Premiums will increase 4.4%. These increases are designed to keep rates in line with Post-FIRM AE Zones.
- **A99 Zones** (approved flood mitigation project—e.g., levees—still in the course of construction): Premiums will increase about 6%.
- **AR Zones:** Premiums will increase about 6%.

X-Zones (zones outside the Special Flood Hazard Area)

Moderate increases are being implemented.

- **Standard Risk Policy:** Premiums will increase about 6% as supported by underwriting experience.
- **Preferred Risk Policy (PRP):** No changes

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES¹
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
BUILDING TYPE		Building	Contents	Building	Contents	Building	Contents	Building	Contents
		No Basement/Enclosure	.76 / .34	.96 / .60	.76 / .34		.76 / .70	.83 / .60	
	With Basement	.81 / .50	.96 / .50	.81 / .50		.76 / .58		.88 / .58	
	With Enclosure	.81 / .60	.96 / .60	.81 / .60		.81 / .74		.88 / .74	
	Manufactured (Mobile) Home ²	.76 / .34	.96 / .60					.83 / .60	
CONTENTS LOCATION	Basement & Above				.96 / .50		.96 / .50		1.62 / 1.00
	Enclosure & Above				.96 / .60		.96 / .60		1.62 / 1.20
	Lowest Floor Only - Above Ground Level				.96 / .60		.96 / .60		1.62 / .51
	Lowest Floor Above Ground Level and Higher Floors				.96 / .41		.96 / .41		1.62 / .51
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ²								1.62 / .51

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
BUILDING TYPE		Building	Contents	Building	Contents	Building	Contents	Building	Contents
		No Basement/Enclosure	.99 / .88	1.23 / 1.58	.99 / .88	.99 / 1.66		1.10 / 1.66	
	With Basement	1.06 / 1.34	1.23 / 1.33	1.06 / 1.34		1.06 / 2.49		1.16 / 2.49	
	With Enclosure	1.06 / 1.58	1.23 / 1.58	1.06 / 1.58		1.06 / 2.79		1.16 / 2.79	
	Manufactured (Mobile) Home ²	.99 / 4.18	1.23 / 1.58					1.10 / 7.03	
CONTENTS LOCATION	Basement & Above				1.23 / 1.33		1.23 / 1.33		2.14 / 2.95
	Enclosure & Above				1.23 / 1.58		1.23 / 1.58		2.14 / 3.21
	Lowest Floor Only - Above Ground Level				1.23 / 1.58		1.23 / 1.58		2.14 / 2.67
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 1.39		1.23 / 1.39		2.14 / 2.28
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home ²								2.14 / 6.53

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
BUILDING TYPE		Building	Contents	Building	Contents	Building	Contents	Building	Contents
		No Basement/Enclosure	.64 / .14	.99 / .25	.64 / .14	.57 / .14		.57 / .14	
	With Basement	.73 / .20	1.12 / .35	.73 / .20		.78 / .20		.78 / .20	
	With Enclosure	.73 / .23	1.12 / .40	.73 / .23		.78 / .23		.78 / .23	
	Manufactured (Mobile) Home ²	.64 / .31	.99 / .25					.78 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .48
	Enclosure & Above				1.26 / .53		1.26 / .53		1.30 / .53
	Lowest Floor Only - Above Ground Level				.99 / .48		.99 / .48		.80 / .29
	Lowest Floor Above Ground Level and Higher Floors				.99 / .25		.99 / .25		.80 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								.70 / .43

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.64 / .14	.99 / .25	.64 / .14		.57 / .14		.57 / .14	
	With Basement	.73 / .20	1.12 / .35	.73 / .20		.78 / .20		.78 / .20	
	With Enclosure	.73 / .23	1.12 / .40	.73 / .23		.78 / .23		.78 / .23	
	Manufactured (Mobile) Home ¹	.64 / .31	.99 / .25					.78 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .48
	Enclosure & Above				1.26 / .53		1.26 / .53		1.30 / .53
	Lowest Floor Only - Above Ground Level				.99 / .48		.99 / .48		.80 / .29
	Lowest Floor Above Ground Level and Higher Floors				.99 / .25		.99 / .25		.80 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								.70 / .43

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.84 / .32	.96 / .57	.84 / .32		.91 / .57		.91 / .57	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home ¹	1.10 / .62	1.09 / .66					2.07 / .77	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.96 / .57		.96 / .57		1.62 / .52
	Lowest Floor Above Ground Level and Higher Floors				.96 / .39		.96 / .39		1.62 / .49
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ¹								1.62 / .52

FIRM ZONES AO, AH ("No Basement" Buildings Only)²

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ³ (AOB, AHB)	.25 / .06	.21 / .06	.34 / .11	.21 / .11
Without Certification of Compliance or Elevation Certificate ⁴	.77 / .17	.84 / .30	.97 / .20	1.63 / .25

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

³ "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

⁴ "Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

*** SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .08	.25 / .08
+1	.59 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.73 / .09	.72 / .08
0	1.08 / .08	.97 / .20	.77 / .08	.59 / .16	.56 / .08	.50 / .16	1.67 / .09	1.62 / .08
-1 ³	2.70 / 1.00	3.85 / 1.35	2.40 / .90	3.00 / .69	1.35 / .52	1.46 / .74	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.23 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.59 / .12	.33 / .18	.41 / .12	.28 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.68 / .45	.72 / .12	.48 / .27	.40 / .12	.29 / .12	1.21 / .12	1.01 / .64
-1 ³	3.01 / .75	1.94 / 1.26	1.78 / .58	1.37 / .77	.48 / .12	1.06 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.37 / .12	.24 / .12

¹ If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

*** **SUBMIT FOR RATING**

TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE¹

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential ²	Non- Residential ²	
+5 or more	.36 / .10	.48 / .15	.62 / .12	.65 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	.80 / .12	.83 / .20	.82 / .17	.89 / .23	
+1	1.56 / .56	1.76 / .75	1.40 / .63	1.33 / .72	
0 or below	***	***	***	***	
+2 or more	.32 / .08	.34 / .09	.50 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	.77 / .10	.67 / .17	.72 / .15	.76 / .21	
-1	2.50 / .93	3.17 / 1.02	2.08 / .67	1.84 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate	2.93 / 1.20	3.96 / 1.70	2.61 / 1.00	2.74 / 1.35	No Elevation Certificate

¹ Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .35 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

*** **SUBMIT FOR RATING**

TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

PRE-FIRM NOT ELEVATION-RATED RATES^{1, 2}

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
BUILDING TYPE		Building	Contents	Building	Contents	Building	Contents	Building	Contents
		No Basement/Enclosure	.64 / .14	.99 / .25	.64 / .14	.57 / .14		.57 / .14	
BUILDING TYPE		With Basement	.73 / .20	1.12 / .35	.73 / .20	.78 / .20		.78 / .20	
		With Enclosure	.73 / .23	1.12 / .40	.73 / .23	.78 / .23		.78 / .23	
		Manufactured (Mobile) Home ³	.64 / .31	.99 / .25				.78 / .29	
CONTENTS LOCATION		Basement & Above			1.26 / .46		1.26 / .46		1.30 / .48
		Enclosure & Above			1.26 / .53		1.26 / .53		1.30 / .53
		Lowest Floor Only - Above Ground Level			.99 / .48		.99 / .48		.80 / .29
		Lowest Floor Above Ground Level and Higher Floors			.99 / .25		.99 / .25		.80 / .25
		Above Ground Level - More than One Full Floor			.35 / .12		.35 / .12		.22 / .12
		Manufactured (Mobile) Home ³							.70 / .43

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

² Base Deductible is \$1,000.

³ The definition of Manufactured (Mobile) Home includes travel trailers. See Page APP 3.

POST-FIRM NOT ELEVATION-RATED RATES¹

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
BUILDING TYPE		Building	Contents	Building	Contents	Building	Contents	Building	Contents
		No Basement/Enclosure	.64 / .14	.99 / .25	.64 / .14	.57 / .14		.57 / .14	
BUILDING TYPE		With Basement	.73 / .20	1.12 / .35	.73 / .20	.78 / .20		.78 / .20	
		With Enclosure	.73 / .23	1.12 / .40	.73 / .23	.78 / .23		.78 / .23	
		Manufactured (Mobile) Home ²	.64 / .31	.99 / .25				.78 / .29	
CONTENTS LOCATION		Basement & Above			1.26 / .46		1.26 / .46		1.30 / .48
		Enclosure & Above			1.26 / .53		1.26 / .53		1.30 / .53
		Lowest Floor Only - Above Ground Level			.99 / .48		.99 / .48		.80 / .29
		Lowest Floor Above Ground Level and Higher Floors			.99 / .25		.99 / .25		.80 / .25
		Above Ground Level - More than One Full Floor			.35 / .12		.35 / .12		.22 / .12
		Manufactured (Mobile) Home ²							.70 / .43

¹ Base Deductible is \$500.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**TABLE 5. REGULAR PROGRAM -- PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

FIRM ZONES AR and AR Dual Zones -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ¹	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .08	.25 / .08
+1	.59 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.64 / .09	.72 / .08
0	.64 / .14	.57 / .14	.77 / .08	.57 / .14	.56 / .08	.50 / .16	.64 / .31	.78 / .29
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ¹	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.23 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.59 / .12	.33 / .18	.41 / .12	.28 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.80 / .29	.72 / .12	.48 / .27	.40 / .12	.29 / .12	.99 / .25	.70 / .43
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ³		.35 / .12	.35 / .12	.22 / .12
-2 ³		.35 / .12	.35 / .12	.22 / .12

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

³ These rates are only applicable to Contents-only policies.

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

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.

ICC coverage is mandatory for all Standard Flood Insurance Policies except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units, and (4) Group Flood Insurance. For these four cases, ICC

coverage is not available. In a condominium building, ICC coverage is only available through the Condominium Association's flood policy.

The current ICC coverage limit is \$30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any one flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of \$250,000 for residential structures and \$500,000 for non-residential structures.

**TABLE 9. STANDARD FLOOD INSURANCE POLICY
INCREASED COST OF COMPLIANCE (ICC) COVERAGE
Premiums for \$30,000 ICC Coverage**

All Except RCBAP, MPPP, Preferred Risk Policies, and Submit-For-Rate Policies

FIRM	Zone	Residential		Non-Residential	
		Building Amount of Insurance		Building Amount of Insurance	
		\$1 - \$230,000	\$230,001 - \$250,000	\$1 - \$480,000	\$480,001 - \$500,000
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 6	\$ 4	\$ 6	\$ 4
	AR, AR DUAL ZONES	\$ 6	\$ 4	\$ 6	\$ 4
	POST-81 V1-V30, VE	\$20	\$14	\$20	\$14
	'75-'81 V1-V30, VE	\$35	\$25	\$35	\$25
	A99, B, C, X, D	\$ 6	\$ 4	\$ 6	\$ 4
Pre-FIRM	A, AE, A1-A30, AO, AH	\$75	\$60	\$75	\$60
	AR, AR DUAL ZONES	\$ 6	\$ 4	\$ 6	\$ 4
	V, VE, V1-V30	\$75	\$60	\$75	\$60
	A99, B, C, X, D	\$ 6	\$ 4	\$ 6	\$ 4

- NOTES:** (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units insured under the Dwelling Form or General Property Form, contents-only policies, and Group Flood Insurance Policies.
- (2) **The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.**
- (3) Use only one ICC premium amount listed above for each building to be insured.
- (4) For scheduled building policies, apply ICC premium for each building.
- (5) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
- (6) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.
- (7) See RATE 19 for AR Zone and AR Dual Zone Rating information.
- (8) For flood policies issued through the Mortgage Portfolio Protection Program, use the rates and ICC premiums in the table on page MPPP 1.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.14	1.08/.34	.99/.04	.99/.04	.96/.19
With Basement	.90/.23	1.15/.81	1.27/.06	1.27/.06	SUBMIT FOR RATE
With Enclosure	.90/.14	1.15/.34	.99/.04	.99/.04	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement and above	.96/.50	1.23/1.33	1.26/.46	1.26/.46	SUBMIT FOR RATE
Enclosure and above	.96/.60	1.23/1.58	1.26/.53	1.26/.53	
Lowest floor only- above ground level	.96/.60	1.23/1.58	.99/.48	.99/.48	.96/.57
Lowest floor above ground level and higher floors	.96/.41	1.23/1.39	.99/.25	.99/.25	.96/.39
Above ground level more than 1 full floor	.35/.12	.47/.29	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE · POST-FIRM

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	1.30/.04	1.16/.04
-1 ²	4.10/.14	2.31/.11
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE · POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ²	3.01/.75	1.78/.58	.48/.12	.35/.12
-2	SUBMIT FOR RATE			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS¹

	BUILDING	CONTENTS
WITH CERTIFICATE OF COMPLIANCE ²	.34/.04	.34/.11
WITHOUT CERTIFICATE OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.94/.06	.97/.20

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE¹**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.70/.05	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.11/.05	.87/.17	
+1	1.91/.11	1.54/.63	
0 OR BELOW	***	***	
+2 OR MORE	.61/.04	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	.97/.05	.79/.15	
-1	3.90/.14	2.29/.67	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	5.06/1.06	2.87/1.00	NO ELEVATION CERTIFICATE

¹ Zones A, AO, or AH buildings with basement/enclosure--Submit for Rating.

² "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

³ "Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

⁴ For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

⁵ NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁶ WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***SUBMIT FOR RATING.

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	.99/.04
With Basement	1.27/.06
With Enclosure	.99/.04

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	1.26/.46
Enclosure and above	1.26/.53
Lowest floor only- above ground level	.99/.48
Lowest floor above ground level and higher floors	.99/.25
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	.99/.04	1.16/.04
-1 ⁴	See Footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES ¹

		FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.32	.96/.60	.93/.85	1.23/1.58	.57/.14	.99/.25		
	WITH BASEMENT	.75/.40	.96/.50	1.00/1.48	1.23/1.48	.66/.20	1.12/.38		
	WITH ENCLOSURE	.75/.46	.96/.52	1.00/1.61	1.23/1.61	.66/.23	1.12/.44		

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

		FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.57/.14	.99/.25	.77/.32	.96/.57		
	WITH BASEMENT	.66/.20	1.12/.38	***	***		
	WITH ENCLOSURE	.66/.23	1.12/.44				
		FIRM ZONES: AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) ²					
		BUILDING		CONTENTS			
WITH CERTIFICATION OF COMPLIANCE (AOB, AHB) ³		.19/.06		.34/.11			
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.71/.17		.97/.20			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT: Submit for Rating.

³"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

⁴"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***SUBMIT FOR RATING.

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.24/.08	.18/.08	.18/.08
+1	.43/.08	.25/.08	.19/.08
0	.81/.08	.53/.08	.43/.08
-1 ²	2.06/.76	1.74/.70	1.03/.47
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ²	3.01/.75	1.78/.58	.48/.12	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building or if the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE¹

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS ²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.30/.10	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.73/.12	.86/.17	
+1	1.40/.56	1.54/.63	
0 OR BELOW	***	***	
+2 OR MORE	.24/.08	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.53/.10	.79/.15	
-1	1.91/.67	1.93/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	2.42/1.15	2.79/1.00	NO ELEVATION CERTIFICATE

¹Zone A building with basement (including crawl space below grade on all sides) or enclosure--Submit for Rating.

²For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***SUBMIT FOR RATING.

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AR AND AR DUAL ZONES

**REGULAR PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.57/.14	.99/.25
WITH BASEMENT	.66/.20	1.12/.38
WITH ENCLOSURE	.66/.23	1.12/.44

REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.24/.08	.19/.08	.18/.08
+1	.43/.08	.25/.08	.19/.08
0	.57/.14	.53/.08	.43/.08
-1	See Footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$30,000 Coverage
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	2.40 / 1.20	2.50 / 1.20	75.00
V Zones - All building & occupancy types	3.70 / 3.70	3.47 / 3.47	75.00
A99 Zone, AR, AR Dual Zones	.67 / .35	.89 / .35	6.00

- NOTES:
- (1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
 - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.
 - (3) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

Attached are the revised pages for the WYO TRRP Plan with a summary of the updates as follows:

Part 1	• Changed wording from ‘Ground Elevation’ to ‘Base Flood Depth’ • Total Calculated Premium will also be referenced as ‘Total Prepaid Premium’ • Under Building Type, revised text for “Townhouse/Rowhouse” to state that this type of building must have 3 or more floors and is only allowed for RCBAP Low-rise condominiums. • Added text stating that three-year terms will only apply to Group Flood policies
Part 3	• Changed wording from ‘New/Renewal Indicator’ to ‘New/Rollover Indicator’ • Added Section III. Reporting Requirements for New/Rollover Indicator (includes New/Rollover Indicator Matrix and procedures for reporting matrix data elements) • Revised footnotes for data elements Diagram Number, Elevation Certification Date, Lowest Adjacent Grade, Map Panel Number and Replacement Cost to reference Section III. Reporting Requirements for New/Rollover Indicator
Part 4	Revisions for stated data elements in Data Dictionary – • Cancellation/Voidance Reason: revised text to match wording described in the Flood Insurance Manual (no program changes) • Condominium Indicator: added new code ‘T’ to describe Townhouse/Rowhouse condominium unit applicable only to Preferred Risk policies • Deductible – Applicable to Building Claim Payment: added codes ‘Q’, ‘R’ and ‘S’ to reflect additional deductible amounts doubled for buildings that are in the course of construction. • Deductible – Applicable to Contents Claim Payment: added codes ‘Q’, ‘R’ and ‘S’ to reflect additional deductible amounts doubled for buildings that are in the course of construction. • Diagram Number: revised text to reference Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator • Elevation Certification Date: revised text to reference Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator • Elevation Difference: removed text referencing ‘ground elevation’ and ‘Pre-FIRM policies’ • Lowest Adjacent Grade: revised text to reference Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator • Lowest Floor Elevation: added text to include ‘enclosure/crawlspace’; added paragraph to explain requirements for floodproofed policies • Map Panel Number: revised text to reference Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator; removed reference to New/Renewal indicator ‘E’

Part 4	Revisions for stated data elements in Data Dictionary (continued) - • New/Rollover Indicator: new data element name (original name was 'New/Renewal Indicator'); revised description on codes 'Z' and 'E' • Number of Floors(Including Basement)/Building Type: revised edit criteria for code '6' – Townhouse/Rowhouse must have 3 or more floors and is only allowed for RCBAP Low-rise condominiums • Obstruction Type: added paragraph to explain specific areas considered to be free of obstruction • Policy Expiration Date: added notation to state that three-year terms will apply to Group Flood policies • Policy Term Indicator: added notation to state that three-year terms will apply to Group Flood policies • Replacement Cost: revised text to reference Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator; removed reference to New/Renewal indicator 'E' • Risk Rating Method: added notation to explain renewal of tentative rated policies; added description of the Group Flood policy; minor text change for Optional Post-1981 V Zone Rate paragraph • Total Amount of Insurance - Building: added text to describe Group Flood policy building coverage • Total Amount of Insurance - Contents: added text to state that contents coverage is not available for Group Flood policies
Part 5	• Changed wording from 'New/Renewal Indicator' to 'New/Rollover Indicator' • Revised text descriptions for Cancellation/Voidance Reason category • Added code 'T' under Condominium Indicator category • Added codes 'Q', 'R', and 'S' under Deductible – Applicable to Building Claim Payment category • Added codes 'Q', 'R', and 'S' under Deductible – Applicable to Contents Claim Payment category • Added text for code 'E' under New/Rollover Indicator category • Changed text for code '6' under Number of Floors (Including Basement) / Building Type category
Part 6	• Changed wording from 'New/Renewal Indicator' to 'New/Rollover Indicator'
Part 7	• Changed wording from 'New/Renewal Indicator' to 'New/Rollover Indicator'
Part 8	• Added text to state specific date and time for TRRP submissions
Part 10	• Revised text on section I.C. Archive Tape – now referred to as 'Data Retrieval Procedures' for FTP processing

Appendix C	• Revised text on section 1B. Magnetic Tape Transmission of Policy Error Information - now referred to as 'FTP Transmission of Policy Error Information'; Error Tape Specifications section has been changed to 'Data Retrieval Procedures' • Changed wording from 'New/Renewal Indicator' to 'New/Rollover Indicator' • Added new error code PL017110 to reports W2RPINVD, W2RPINVA • Revised error titles for codes PL041100, PL041110
Appendix E	• Minor revision to text on FTP Login Procedures
Appendix F	• New address for the NFIP Special Direct Facility • Minor revision to text on FTP Login Procedures
Appendix G	• Added text to include the City of Marathon • Revision to the Standard Flood Insurance Policy Endorsement Number One, dated 10/01/02 (Exhibit G-1)

ARCHIVED APRIL 2018

ARCHIVED APRIL 2018

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 7 May 1, 2005

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

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

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.

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

1. Building Occupancy
 - a. Single family
 - b. 2-4 family
 - c. Other residential
 - d. Nonresidential
2. Building Type
 - a. One floor
 - b. Two floors
 - c. Three or more floors
 - d. Split level
 - e. Manufactured (mobile) home or travel trailer on foundation
 - f. Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)
3. Basement/Enclosure Type
 - a. Finished basement
 - b. Unfinished basement
 - c. None
4. Special Ownership Type
 - a. Condominiums - unit or association
 - b. State government
5. Special Building Status Type
 - a. Building in course of construction
 - b. Principal residence
6. Construction Type (combinations are possible)
 - a. Free of obstruction underneath elevated lowest floor
 - b. With obstruction: less than 300 sq. ft. with breakaway walls underneath the lowest elevated floor
 - c. With obstruction: 300 sq. ft. or more with breakaway walls underneath the lowest elevated floor
 - d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor

- e. Nonbreakaway walls
- f. With obstruction underneath lowest elevated floor
- g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)

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

This information is recorded as:

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

8. Special Certifications

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

9. Program Status

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

K. Effective Dates and Expiration Dates

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

property, including contents and/or a moveable home, to a location above ground level or outside the SFHA. The move must be to protect the property from flood or the imminent danger of flood. This coverage does not increase the Coverage A or Coverage B Limit of Liability.

F. Amounts of Insurance

The basic and additional limits of insurance as of May 1, 2000, are listed below:

<u>Building Coverage</u>	<u>Basic Limits</u>	<u>Additional Limits</u>	<u>Total</u>
Single Family	\$ 50,000	\$200,000	\$250,000
2-4 Family	\$ 50,000	\$200,000	\$250,000
Other Residential	\$150,000	\$100,000	\$250,000
Nonresidential	\$150,000	\$350,000	\$500,000

The Residential Condominium Building Association Policy has coverage available for the entire building not to exceed the single family unit amount for total coverage times the total number of units.

Effective May 1, 2003, Increased Cost of Compliance (ICC) coverage is \$30,000 on all policies that have building coverage except for Emergency Program policies, Group Flood Insurance policies, and condominium unit policies.

Contents Coverage (Per Unit)

Residential	\$ 20,000	\$ 80,000	\$100,000
Nonresidential	\$130,000	\$370,000	\$500,000

For details on the amount of insurance required by statute, the maximum amount of insurance available, and subsidized amounts of insurance, refer to the Flood Insurance Manual of the NFIP.

G. Policies-In-Force Statistics

An in-force policy is a policy that is in force or in an active term as of the reporting date. A policy term is defined as the period from the policy effective date to, but not including, the policy expiration date.

Any future-dated new applications, or endorsements, will not be included with the in-force statistics.

Any cancelled or expired policy (including a policy's expiration date) is considered a policy not in force.

Premium reporting for 3-year policies will include the entire 3-year premium. Statistics on this basis will be labeled "Policies-in-Force." This will apply to Group Flood policies.

PART 3 - REPORTING REQUIREMENTS

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	3-1
I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN.....	3-2
II. SAMPLE NFIP FORMS.....	3-11
III. REPORTING REQUIREMENTS FOR NEW/ROLLOVER INDICATOR....	3-17 ■

ARCHIVED APRIL 2018

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	
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>			
Elevation Difference	Y	4-88	Application, 3H; Elevation Certificate
Endorsement Effective Date	Y	4-89	
Endorsement Premium Amount	Y	4-90	
Expense Constant	Y	4-91	
Federal Policy Fee	Y	4-97	Application, 4D
Federal Policy Fee-Refunded	Y	4-98	
*First Lender City	N	4-102	Application, 1K
*First Lender Loan Number	N	4-103	Application, 1K
*First Lender Name	N	4-104	Application, 1K
*First Lender State	N	4-105	Application, 1K
*First Lender Street Address	N	4-106	Application, 1K
*First Lender ZIP Code	N	4-107	Application, 1K
Flood Risk Zone	Y	4-110	Application, 2U
Floodproofed Indicator	Y	4-112	Application, 3I
ICC Premium WYO	Y	4-122	Application, 4I
***Insured First Name	Y	4-127	Application, 1F
***Insured Last Name	Y	4-128	Application, 1F
Location of Contents Indicator	Y	4-129	Application, 2T
**Lowest Adjacent Grade	N	4-130	Application, 3E; Elevation Certificate
Lowest Floor Elevation	Y	4-131	Application, 3F; Elevation Certificate

*These data elements are required for policies expired more than 120 days.

**Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the Lowest Adjacent Grade is required based on reported New/Rollover Indicator.

***These data elements are required for new business policies on or after April 30, 1996. Prior to this date, either insured name or taxpayer ID must be reported.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
■ **Map Panel Number	Y	4-132	Application, 2B
Map Panel Suffix	Y	4-133	Application, 2C
Name Format Indicator	Y	4-134	
Name or Descriptive Information Indicator	Y	4-135	
New Policy Number	Y	4-138	Application, 1A
■ New/Rollover Indicator	Y	4-139	Application, 1C
Number of Floors (Including Basement)/ Building Type	Y	4-140	Application, 2F
Obstruction Type	Y	4-141	Application, 2S
Occupancy Type	Y	4-143	Application, 2E
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application, 3A, 3B
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application, 1D
Policy Expiration Date	Y	4-154	Application, 1E
Policy Number	Y	4-155	Application, 1A; Prelim./Final Rept., 1
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application, 3C; Community Master File
Premium Payment Indicator	Y	4-159	Application, 4G
*Principal Residence Indicator	Y	4-160	Application, 2M
Probation Surcharge Amount WYO	Y	4-161	Application, 4J

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

■ **Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the Map Panel Number 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>			
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, 2O
*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.			

III. REPORTING REQUIREMENTS FOR NEW/ROLLOVER INDICATOR

A. Introduction

In order for WYO companies to reduce policy errors attributed to the proper usage of the New/Rollover Indicator and its relationship to five specific TRRP data elements - Diagram Number, Lowest Adjacent Grade, Elevation Certification Date, Replacement Cost, and Map Panel Number - FEMA has approved revisions to the edit criteria for the stated data elements.

A matrix was developed to provide the companies with a clearer explanation as to which of the five data elements should be reported when using a specific New/Rollover Indicator.

B. Procedures

The New/Renewal Indicator (N/R Indicator) will now be known as the **New/Rollover Indicator**. This indicator will be reported on all new business transactions (11A) and should not be changed by the WYO companies on subsequent renewal (17A), endorsement (20A), or policy correction (23A) transactions.

The "**Original New Business Date**" reflects the Policy Effective Date reported on the new business transactions (11A). This date will remain static on the NFIP Policy Database for all future renewals, endorsements, cancellations, and policy corrections submitted for a policy by the WYO companies.

The Original New Business Date will determine the data element requirements for all new business, renewal, and endorsement transactions for the following data elements: Diagram Number, Lowest Adjacent Grade, Elevation Certification Date, Replacement Cost, and Map Panel Number.

If the Elevation Difference is required and reported with values other than the default, the Base Flood Elevation and the Lowest Floor Elevation should not be reported with default values (with the exception of unnumbered 'A' flood zone policies, Group Flood policies, Provisionally Rated policies, and Tentatively Rated policies). If a policy has a reported Elevation Difference other than the default value (+999), the policy is classified as "**elevation rated**"; otherwise the policy is "**non-elevation rated**."

C. New/Rollover Indicator Matrix

	New/Rollover Indicator	N	R	E	Z
Original New Business Date					
Before 10/1/97		(1)	(1)	(1)	(1)
10/1/97 - 9/30/02		(2)	*No Data Required	*No Data Required	(5)
10/1/02 - 4/30/03		(3)	*No Data Required	*No Data Required	(5)
5/1/03 - 4/30/04		(4)	*No Data Required	*No Data Required	(5)
5/1/04 - Present		(4)	*No Data Required	(6)	(5)

Note:

* **"No Data Required"** refers only to the following data elements: Diagram Number, Lowest Adjacent Grade, Elevation Certification Date, Replacement Cost, and Map Panel Number.

Refer to section **D. Procedures for Reporting Matrix Data Elements** for a detailed description of items (1) thru (6).

D. Procedures for Reporting Matrix Data Elements

1. Original New Business Date: Before 10/1/97

- No Data Required

2. Original New Business Date: 10/1/97 - 9/30/02

a. If the policy is "Elevation Rated" and the Elevation Certification Date is on or after 10/1/97, the following are required:

- Diagram Number -
(if the Floodproofed Indicator is 'N')
- Lowest Adjacent Grade -
(if the Floodproofed Indicator is 'N')
- Elevation Certification Date

b. If the policy is "Elevation Rated" and the Elevation Certification Date is before 10/1/97, the following is required:

- Elevation Certification Date

c. If the policy is "Non-Elevation Rated," no data is required.

3. Original New Business Date: 10/1/02 - 4/30/03

a. If the policy is "Elevation Rated" and the Elevation Certification Date is on or after 10/1/97, the following are required:

- Diagram Number -
(if the Floodproofed Indicator is 'N')
- Lowest Adjacent Grade -
(if the Floodproofed Indicator is 'N')
- Elevation Certification Date
- Replacement Cost

b. If the policy is "Elevation Rated" and the Elevation Certification Date is before 10/1/97, the following are required:

- Elevation Certification Date
- Replacement Cost

c. If the policy is "Non-Elevation Rated," the following is required:

- Replacement Cost

4. Original New Business Date: 5/1/03 - Present

a. If the policy is "Elevation Rated" and the Elevation Certification Date is on or after 10/1/97, the following are required:

- Diagram Number -
(if the Floodproofed Indicator is 'N')
- Lowest Adjacent Grade -
(if the Floodproofed Indicator is 'N')
- Elevation Certification Date
- Replacement Cost
- Map Panel Number

b. If the policy is "Elevation Rated" and the Elevation Certification Date is before 10/1/97, the following are required:

- Elevation Certification Date
- Replacement Cost
- Map Panel Number

c. If the policy is "Non-Elevation Rated," the following are required:

- Replacement Cost
- Map Panel Number

5. Original New Business Date: 10/1/01 - Present

Indicator 'Z' is used only for rewritten policies that were previously cancelled with Cancellation Reason '22'.

a. If the Original New Business date is prior to 10/1/01, no data is required.

b. If the policy is "Elevation Rated" and the Elevation Certification Date is on or after 10/1/97, the following are required:

- Diagram Number -
(if the Floodproofed Indicator is 'N')
- Lowest Adjacent Grade -
(if the Floodproofed Indicator is 'N')
- Elevation Certification Date
- Replacement Cost (if Original New Business Date is on or after 10/1/02)
- Map Panel Number (if Original New Business Date is on or after 5/1/03)

c. If the policy is "Elevation Rated" and the Elevation Certification Date is before 10/1/97, the following are required:

- Elevation Certification Date
- Replacement Cost (if Original New Business Date is on or after 10/1/02)
- Map Panel Number (if Original New Business Date is on or after 5/1/03)

d. If the policy is "Non-Elevation Rated," the following are required:

- Replacement Cost (if Original New Business Date is on or after 10/1/02)
- Map Panel Number (if Original New Business Date is on or after 5/1/03)

6. Original New Business Date on or after 5/1/05

- New/Rollover Indicator "E" is no longer valid.

ARCHIVED APRIL 2018

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

	<u>Page</u>
Endorsement Effective Date.....	4-89
Endorsement Premium Amount.....	4-90
Expense Constant.....	4-91
Expense of Contents Removal.....	4-92
Expense of Manufactured (Mobile) Home Removal.....	4-93
Exterior Wall Structure Type.....	4-94
Exterior Wall Surface Treatment.....	4-95
Factors Related to Cause of Loss.....	4-96
Federal Policy Fee.....	4-97
Federal Policy Fee - Refunded.....	4-98
Final Payment Indicator - Building.....	4-99
Final Payment Indicator - Contents.....	4-100
Final Payment Indicator - ICC.....	4-101
First Lender City.....	4-102
First Lender Loan Number.....	4-103
First Lender Name.....	4-104
First Lender State.....	4-105
First Lender Street Address.....	4-106
First Lender ZIP Code.....	4-107
Flood Characteristics.....	4-108
Flood Risk Zone.....	4-110
Floodproofed Indicator.....	4-112
Foundation Type.....	4-113
ICC Actual Expense.....	4-116
ICC Claim Indicator.....	4-117
ICC Claim Payment.....	4-118
ICC Claim Payment Recovery.....	4-119
ICC Flood Damage Amount - Prior.....	4-120
ICC Mitigation Indicator.....	4-121
ICC Premium WYO.....	4-122
ICC Prior Date of Loss.....	4-123
ICC Property Value - Current.....	4-124
ICC Property Value - Prior.....	4-125
Insurance to Value Ratio Indicator.....	4-126
Insured First Name.....	4-127
Insured Last Name.....	4-128
Location of Contents Indicator.....	4-129
Lowest Adjacent Grade.....	4-130
Lowest Floor Elevation.....	4-131
Map Panel Number.....	4-132
Map Panel Suffix.....	4-133
Name Format Indicator.....	4-134
Name or Descriptive Information Indicator.....	4-135
New Date of Loss.....	4-136
New Payment Date.....	4-137
New Policy Number.....	4-138
■ New/Rollover Indicator.....	4-139
Number of Floors (Including Basement)/Building Type.....	4-140
Obstruction Type.....	4-141

DATA ELEMENT: Cancellation/Voidance Reason

ALIAS: Cancellation/Nullification Reason

ACRONYM: WYO (PMF) CAN-REASON

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Flood insurance coverage is terminated mid-term by either canceling or nullifying a policy depending upon the reason for this transaction. Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons. The insured must have maintained continuous NFIP coverage to be eligible for any prior-year premium refund. All existing rules concerning the Federal Policy Fee, Expense Constant, Probation Surcharge, and producer commission remain in effect. See the reference chart on page 4-43B for 10/1/2003 changes.

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

Building Sold or Removed.

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

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

Premium Refund:

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Federal Policy Fee, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.

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

DESCRIPTION: (Cont'd.)

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

ARCHIVED APRIL 2018

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

DESCRIPTION: (Cont'd.)

Closed Claim without Payment: Policy can be canceled.

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

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

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

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

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

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

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

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

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

DESCRIPTION: (Cont'd.)

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

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

TRRP Reason Code: 08
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Current term (mid-term)--N/A

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Current term (mid-term)--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

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

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

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

DESCRIPTION: (Cont'd.)

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

TRRP Reason Code: 10

Number of Policy Years Allowed: 1

Number of Policy Terms Allowed: 1

Premium Refund:

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

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

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

TRRP Reason Code: 16

Number of Policy Years Allowed: 1*

Number of Policy Terms Allowed: 1

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

DESCRIPTION: (Cont'd.)

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

Premium Refund:

- Full--Cancellation date is the inception date of the current term. Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.

- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

17. Duplicate Policies from Sources Other Than the NFIP.

This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999 or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required. The premium will be calculated pro-rata less Expense Constant, Federal Policy Fee, and Probation Surcharge.

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

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

Premium Refund:

- Full Refund--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Federal Policy Fee, and Probation Surcharge are pro-rated.

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

DESCRIPTION: (Cont'd.)

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

Premium Refund:

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned.

One-Year Term: Cancellation effective date is:

- Inception of current term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--N/A
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

DESCRIPTION: (Cont'd.)

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

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

In the case of a 3-year policy, pro-rata refund (including Expense Constant, Federal Policy Fee, and Probation Surcharge) applies only if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy. The refund should be calculated by refunding the remaining years of the policy term.

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

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

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation is allowed only on a 3-year policy. A pro-rata refund of the premium (including Expense Constant, Federal Policy Fee, and Probation Surcharge) is provided if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy.

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Use full refund for both terms.
- Current term (mid-term)--Use full refund.

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

DESCRIPTION: (Cont'd.)

Premium Refund:

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

One-Year Term: Cancellation effective date is:

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

Three-Year Term: N/A

Open Claim: Policy can be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy can be canceled.

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

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

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation of a 1-year or 3-year policy. Pro-rata calculations of all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.

One-Year Term: Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior year and full refund for the current year.

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

DESCRIPTION: (Cont'd.)

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

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

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge, if the cancellation effective date is the inception of the initial term.

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

DESCRIPTION: (Cont'd.)

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

TRRP Reason Code: 52
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 1

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

Premium Refund:

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Federal Policy Fee, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- Inception of current term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term--N/A
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use pro-rata refund.

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.

- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 2

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

SYSTEM FUNCTION: Policy History
Validation of Cancellation Reason

REPORTING REQUIREMENT: Required

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.
5. Townhouse/Rowhouse condominium unit (T)- applicable to Preferred Risk Policies only in order to identify appropriate ICC premium.

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
T - Townhouse/Rowhouse Condominium Unit
(applicable to Preferred Risk Policies only)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Determination of coverage available

REPORTING REQUIREMENT: Required

**DATA ELEMENT: Deductible - Applicable to Building Claim Payment
(Cont'd.)**

DESCRIPTION: (Cont'd.)

5. The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible. The following additional codes may be used:

6 - \$ 6,000	A - \$ 1,500	S - \$ 100,000
7 - \$ 8,000	Q - \$ 30,000	
8 - \$10,000	R - \$ 40,000	

6. Prior to December 31, 2000, an additional building deductible in the sum of \$250.00 applied to each loss before payment was made under the policy issued or renewed on or after October 1, 1994, for land subsidence, sewer backup, or seepage of water as provided for in Article 7, paragraph E.

The following additional codes must be used:

B - \$ 1,250	E - \$ 3,250	H - \$ 6,250
C - \$ 1,750	F - \$ 4,250	I - \$ 8,250
D - \$ 2,250	G - \$ 5,250	J - \$10,250

7. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options K and N only.

K - \$ 10,000	M - \$20,000	P - \$50,000
L - \$ 15,000	N - \$25,000	

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options K, L, M, N, or P. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

EDIT CRITERIA: Alphanumeric, see paragraphs 3, 4, 5, 6 and 7 above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from adjuster's report.

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Deductible - Applicable to Contents Claim Payment
(Cont'd.)

DESCRIPTION: (Cont'd.)

5. The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible. The following additional codes may be used:

6 - \$ 6,000	A - \$ 1,500	S - \$ 100,000
7 - \$ 8,000	Q - \$ 30,000	
8 - \$10,000	R - \$ 40,000	

6. Prior to December 31, 2000, an additional building deductible in the sum of \$250.00 applied to each loss before payment was made under the policy issued or renewed on or after October 1, 1994, for land subsidence, sewer backup, or seepage of water as provided for in Article 7, paragraph E.

The following additional codes must be used:

B - \$ 1,250	E - \$ 3,250	H - \$ 6,250
C - \$ 1,750	F - \$ 4,250	I - \$ 8,250
D - \$ 2,250	G - \$ 5,250	J - \$10,250

7. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options K and N only.

K - \$ 10,000	M - \$20,000	P - \$50,000
L - \$ 15,000	N - \$25,000	

NOTE: Other Residential policies, effective on or after May 1, 2003 and prior to May 1, 2004, will be allowed deductible options K, L, M, N, or P. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

EDIT CRITERIA: Alphanumeric, see paragraphs 3, 4, 5, 6 and 7 above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from adjuster's report.

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Diagram Number

ALIAS: None

ACRONYM: (PMF) DIAGRAM_NO

FILE: Policy Master File (PMF)
Elevation Certificate Master File (ECMF)

DESCRIPTION:

This is the number of the diagram on the Elevation Certificate that was used in describing the building and determining the lowest floor for rating the building.

EDIT CRITERIA: Number, Alphanumeric

LENGTH: 1

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

SYSTEM FUNCTION: Underwriting

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

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, 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

DATA ELEMENT: Lowest Adjacent Grade

ALIAS: None

ACRONYM: WYO (PMF) LOWADJ_GRADE

FILE: Policy Master File (PMF)
Elevation Certificate Master File (ECMF)

DESCRIPTION:

Lowest natural grade adjacent to the insured structure prior to excavating or filling. Value 9999.0 indicates the field is not reported and/or used for this policy.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Used in computing elevation.

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

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 indicates the field is not reported and/or used for this policy.

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

*For policies effective on or after May 1, 2005, the **actual** LFE, BFE, and elevation difference should be reported on floodproofed policies. The NFIP will subtract one foot from the reported LFE in order to calculate the elevation difference used in determining the rate and computing the premium.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Used in computing elevation difference between lowest floor and base flood elevation (BFE)

REPORTING REQUIREMENT: Required for new business policies on or after May 1, 1997.

DATA ELEMENT: Map Panel Number

ALIAS: Panel, Panel Number, Grid Number of Flood Map

ACRONYM: Direct (PMF) Community-Panel
Direct (PMF) Panel Number (CM-Panel-Number) (COMF)
WYO (PMF) W-PANEL-NO

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

DESCRIPTION:

Identifies the number of the flood map panel that includes the location of the insured property, if the map is of the z-fold type. The flood map panel provides the information necessary to determine whether or not the insured property is in the Special Flood Hazard Area in the case of Emergency Program communities, or to determine flood risk zone and Base Flood Elevation in the case of Regular Program communities.

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

Zero or blanks will be accepted for the following conditions only:

- The Regular/Emergency Program indicator is 'E' (Emergency Program), or
- The Risk Rating method is 'G' (Group Flood policies), or
- The community has only an active zero map panel or active blank map panel for the reported map suffix, or
- The Risk Rating method is '3' (Alternative Rating).

If the community has active map panels (other than zeros or blanks) for the reported map suffix, one of these active map panels must be used.

LENGTH: 4

DEPENDENCIES: Information is obtained from the Elevation Certificate.

SYSTEM FUNCTION: Validates flood risk zone used for rating policy.

REPORTING REQUIREMENT: Also refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the map panel number is required based on reported New/Rollover Indicator.

DATA ELEMENT: New/Rollover Indicator

ALIAS: Rollover

ACRONYM: (PMF) ROLLOVER

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Code indicating whether:

- The policy is a new issue generated by the WYO company (N).
- The policy was transferred from one WYO company to another and is considered a rollover or renewal (R).
- The policy is renewed by the WYO company but reported as new business due to either a cancellation/rewrite or conversion of an existing policy to a new NFIP policy form (R).
- The policy was transferred from NFIP Direct to a WYO company and is considered a rollover or renewal (R).
- The policy was canceled and rewritten for TRRP reason code 22 (Z).

Code 'Z' is used for any of the following conditions:

1. When an ineligible PRP or MPPP policy was canceled and rewritten
2. To identify a policy that was canceled as a standard X Zone policy and rewritten as a PRP
3. If a WYO company has system constraints.

- Effective May 1, 2005, code 'E' will no longer be valid. Policies with original new business dates prior to May 1, 2005, and reported with 'E' will not be required to report lowest adjacent grade, diagram number, elevation certification date, replacement cost, and map panel number.

EDIT CRITERIA: Alpha, Acceptable Values:

N - New Issue
R - Rollover/Renewal
E - (Canceled effective May 1, 2005)
Z - Rewritten for TRRP cancellation reason code 22

LENGTH: 1

DEPENDENCIES: Will be provided by WYO company or agent.

SYSTEM FUNCTION: Marketing Analysis
WYO Program Evaluation
Rating

REPORTING REQUIREMENT: Required

DATA ELEMENT: Number of Floors(Including Basement)/Building Type

ALIAS: None

ACRONYM: Direct (PMF) Number-of-Floors
Direct (CMF) Num-Stories
WYO (PMF) BUILDING

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

DESCRIPTION:

Code that indicates the number of floors in the insured structure. Refer to the NFIP Standard Flood Insurance Policy for the definition of a building.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - One floor
- 2 - Two floors
- 3 - Three or more floors
- 4 - Split-level
- 5 - Manufactured (mobile) home or travel trailer on foundation
- 6 - Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application. Claims Master should be in agreement with Policy Master.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

DATA ELEMENT: Obstruction Type

ALIAS: None

ACRONYM: WYO (PMF) OBSTRUCTION

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

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

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

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

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

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

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

DATA ELEMENT: Policy Expiration Date

ALIAS: None

ACRONYM: (PMF) POL-EXP-DT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION: Date of Policy Expiration

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Expiration date of the policy is normally either 1 year or 3 years from the policy effective date depending upon the policy term chosen. Other terms between 1 and 3 years may be written to coincide with the terms of other homeowner's insurance policies, and this date will reflect that term. Expiration date is also used to determine when renewal notices and termination notices are sent.

Note: Policy terms consisting of 3 years will apply only to Group Flood policies.

SYSTEM FUNCTION: Earnings Computation
Accident Year Compilation
Policy Year Compilation
Policy in Force Compilation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Policy Term Indicator

ALIAS: Years in Policy Term

ACRONYM: Direct (PMF) NBR-Policy-Terms
Direct (CMF) NBR-Pol-Terms
WYO (PMF) W-POL-TRM

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

DESCRIPTION:

Indicates length of time for which policy is in effect. As set forth in the Flood Insurance Application form, coverage is provided for an initial policy term of 1 or 3 years and for successive terms of 1 or 3 years, provided the premium for each succeeding term is paid in full and received by the NFIP prior to the expiration of the then current term. Other terms between 1 and 3 years may be written to coincide with the term of other homeowner's insurance policies.

Preferred Risk Policies are allowed only 1-year terms.

- Three-year terms are allowed only for Group Flood policies.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

1 - 1 year
3 - 3 years (only for policies effective prior
to May 1, 1999)
9 - Other (between 1 and 3 years)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Earnings Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Replacement Cost

ALIAS: None

ACRONYM: WYO (PMF) REPLACEMENT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Estimated cost in whole dollars to replace the building. Replacement cost coverage is available under the building coverage for a single-family dwelling, including a dwelling unit in a high-rise or vertical condominium building, written under the Dwelling Form policy. The Residential Condominium Building Association Policy form also provides replacement cost coverage on the building coverage.

Replacement cost is not market value, and it does not include the cost of the land. It is strictly the estimated cost to reconstruct the building.

The company may establish and report the estimated replacement cost amount using normal company practice.

EDIT CRITERIA: Positive numeric in whole dollars

Note: The Replacement Cost can be zero for any of the following conditions:

- Total Amount of Insurance - Building is zero, or
- Risk Rating Method is '9' (MPPP) or 'G' (Group Flood)

LENGTH: 10

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Insurance to Value Analysis

REPORTING REQUIREMENT: Also 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.

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. Taxpayer Identification Number
13. Community Identification Number
14. Map Panel Number
15. Map Panel Suffix
16. Flood Risk Zone
17. Occupancy Type
18. Total Amount of Insurance - Building
19. Total Amount of Insurance - Contents
20. Total Calculated Premium
21. Risk Rating Method
22. Insured Last Name
23. Condominium Indicator
24. Regular/Emergency Program Indicator
25. Insured First Name
26. Name Format Indicator

■ 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.

Target Group Full Risk: Effective August 1, 2000, Repetitive Loss Target Group policies began writing with the Direct Servicing Agent at their renewal. The Servicing Agent will perform a re-inspection of the properties, and FEMA will target the properties for special mitigation efforts. Policyholders who refuse the mitigation offers will be assigned new full-risk rates identified with risk rating method T.

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)
- T - 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: 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.

There are various levels of coverage that may be chosen for a Preferred Risk Policy. The amounts for each option are fixed and cannot vary and include both building and contents coverage. The Residential building coverage amounts available for the Preferred Risk Policy are:

Single Family, 2-4 Family:

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

Other Residential:

Building coverage will not be allowed for Other Residential Buildings.

Effective May 1, 2004, the Non-residential building coverage amounts available for the Preferred Risk Policy are:

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

Effective October 1, 2004, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IGP) is \$26,200, and the

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

DESCRIPTION: (Cont'd.)

limit of coverage for policies issued under the Individual and Family Grant (IFG) program is \$15,800. The IFG program ended October 14, 2002.

The limit for the IHP GFIP is \$26,200 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 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

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP). 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. Contents coverage is not available for condominium units (except townhouse/rowhouse or single family dwellings) or for contents located in basements. The contents coverage amounts available for the Preferred Risk Policy are:

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

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

On or after May 1, 2004 (Non-residential buildings):

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

Contents coverage is not available for the Group Flood Insurance Policy (GFIP).

PART 5 - CODES

TABLE OF CONTENTS

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

PART 5 - CODES

INTRODUCTION

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

BASEMENT/ENCLOSURE TYPE

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

BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

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

BUILDING IN COURSE OF CONSTRUCTION INDICATOR

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

CANCELLATION/VOIDANCE REASON

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

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

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
Townhouse/Rowhouse Condominium Unit (PRP policies only)	T

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

DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT

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

DEDUCTIBLE - BUILDING

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E

INSURANCE TO VALUE RATIO INDICATOR

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

LOCATION OF CONTENTS INDICATOR

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

NAME FORMAT INDICATOR

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

NAME OR DESCRIPTIVE INFORMATION INDICATOR

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

NEW/ROLLOVER INDICATOR

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

NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE

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

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
Taxpayer Identification Number	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

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
Taxpayer Identification Number	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

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
Taxpayer Identification Number	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

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
Taxpayer Identification Number	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

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

Data Element	R ¹ I ²	S ³	\$ ⁴ \$/100 ⁶	Picture
New/Rollover Indicator	R	-	-	X
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8)YYYYMMDD
Old Payment Date	Key	-	-	9(8)YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Orig. Const. Date/Substant. Improv. Date	R	-	-	9(8)YYYYMMDD
Original Submission Month	Key	-	-	9(6)YYYYMM
Payment Date	Key	-	-	9(8)YYYYMMDD
Payment Recovery Date	R	-	-	9(8)YYYYMMDD
Policy Effective Date	R	-	-	9(8)YYYYMMDD
Policy Expiration Date	R	-	-	9(8)YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8)YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X
Principal Residence Indicator	R	-	-	X
Probation Surcharge Amount WYO	R	-	\$	9(3)
Property Beginning Street Number	R	-	-	X(10)
Property City	R	-	-	X(30)
Property State	R	-	-	X(2)
Property Street Address	R	-	-	X(50)
Property Value - Appurtenant (ACV)	R	-	\$	9(7)
Property Value - Main (ACV)	R	-	\$	9(10)
Property ZIP Code	R	-	-	9(9)
Regular/Emergency Program Indicator	R	-	-	X
Reinstatement Federal Policy Fee	I	S	\$¢	S9(3)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Repetitive Loss ID Number	R	-	-	9(7)
Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve - Building	R	-	\$¢	9(10)V99
Reserve - Contents	R	-	\$¢	9(7)V99
Reserve - ICC	R	-	\$¢	9(5)V99
Risk Rating Method	R	-	-	X
Second Lender City	R	-	-	X(30)
Second Lender Loan Number	R	-	-	X(15)
Second Lender Name	R	-	-	X(30)
Second Lender State	R	-	-	X(2)
Second Lender Street Address	R	-	-	X(50)
Second Lender ZIP Code	R	-	-	9(9)
Sort Sequence Key	Key	-	-	X

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

PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA

INTRODUCTION

This section provides instructions for the submission of monthly data by both the WYO companies and WYO vendors. This includes:

- Monthly Reporting Requirements
- FTP Transaction Processing
- Internet Transaction Processing
- Data Transmittal Documents

I. TRANSITION RULE

Whenever new or revised TRRP Plan reporting requirements are introduced, transition rules will be provided. The rules will instruct companies how the changes are to be phased in for policy effective dates, dates of loss and/or processing dates, allowing time for system modifications.

II. MONTHLY REPORTING REQUIREMENTS

A. Financial Statements

Each WYO Company will be required to submit financial data on a monthly basis, utilizing the specified statement formats distributed to each WYO Company. These statements must be received by the NFIP Bureau and Statistical Agent no later than the last business day of the calendar month following each month's closing.

B. TRRP Plan Data

Each WYO Company will be required to submit on a monthly basis the transaction data described in the TRRP Plan via the Internet or FTP.

The transaction data should be received by the NFIP Bureau and Statistical Agent on or before 12:00 noon of the 21st day of the calendar month following each month's closing. If the transaction data cannot be delivered by this date, please consult with your WYO Program Coordinator to determine an acceptable submission date.

C. Data and Data Transmittal Documents

Each WYO Company will submit the transaction data and transmittal documents with at least the transaction information on the right side filled in. One copy of each of these forms must accompany the FTP or Internet transmission and one copy is to be sent to WYO Accounting. Those sent to WYO Accounting may either be filled out with only the transaction information and sent as additional exhibits to those for Net Written Premiums, Federal Policy Fee, Net Paid Losses, and

PART 10 - NFIP/WYO SYSTEM ARCHIVING

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	10-1
I. POLICY MASTER FILE.....	10-1
A. Criteria.....	10-1
B. Exceptions.....	10-2
C. Data Retrieval Procedures.....	10-2
II. REJECT MASTER FILE.....	10-3
A. Identification of Critical Rejected Transactions on Archived Policy Records.....	10-3
B. Detailed Report of Uncorrected Critical Rejected Transactions on Archived Policy Records.....	10-3
C. Correction Transactions to Remove Entries from the Reject Master File.....	10-4
III. PROCEDURES TO BACK OUT A CLAIM TRANSACTION.....	10-5
IV. PROCEDURES TO BACK OUT A CLAIM AND RESTORE CLAIM HISTORY UNDER A NEW POLICY NUMBER	10-5
V. PROCEDURES TO BACK OUT AN ENDORSEMENT TRANSACTION ...	10-6
VI. PROCEDURES TO REMOVE A CLAIM REJECT.....	10-6

B. Exceptions

The exceptions to the above rules are as follows:

- If a loss is on file for a policy, nothing will be archived for that policy. This is due to NFIP/WYO system constraints and may be changed in the future.
- If an effective date category in the Penalty System has an error rate above the 5-percent tolerance, then policy terms with effective dates on or after the beginning of the fiscal year in which the effective date category occurred will be retained on the Policy Master File and not archived.
- The WYO Accounting Section of the NFIP Bureau and Statistical Agent will not allow any archiving to take place for those companies it has determined to have a material financial variance in those years that would be archived.
- Those companies that choose to not have their data archived may notify their Program Coordinator and their data will be kept on file.

C. Data Retrieval Procedures

Those companies that have their data archived will receive a file containing the records that have been archived. This archive file is in the same format as the Policy Error File (see Appendix C, Section 1.B). The only data that will not be in the file is the error code information. The Policy Error File for the month in which archiving occurs will contain all policy records regardless of error condition so that a company can verify all the non-archive policy data that will remain on file.

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on an annual basis.

The file names located in the Individual Company Error Data directory **/users/coxxxxxx/archive** are outlined below:

- Archive Data File name: W2Axxxxxx.zip
- Archive Record Count File name: W2Axxxxxx.txt
- The Record Count File will contain the following message:

"The accompanying W2Axxxxxx.zip file contains ##### records"

Note: xxxxxx = company/vendor NAIC number
 ##### = number of records

All files will be available from the designated FTP address (**bureau.nfipstat.com**). User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. For instructions on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

II. REJECT MASTER FILE

The Reject Master File may contain premium transactions that are associated with archived policy records. Therefore, these rejected transactions cannot be automatically removed with the submittal of a transaction against a policy record. Critical rejected transactions are subject to data submission monitoring and must be removed from the Reject Master File regardless of whether the policy record is archived or not. The procedures to identify and eliminate critical rejects on archived policy records and/or duplicate policy transactions are outlined as follows:

A. Identification of Critical Rejected Transactions on Archived Policy Records

WYO companies should conduct a file comparison between the Reject Master File and the Archived Policy Records Tape.

The rejected transactions can be identified by the records on the Reject Master File that match with the Archived Policy Records.

B. Detailed Report of Uncorrected Critical Rejected Transactions on Archived Policy Records

WYO companies must submit a detailed report to their WYO Program Coordinator that identifies those rejected premium transactions that cannot be corrected due to archived policy records or duplicate policy transactions.

The report should contain the same rejected detail data elements provided to WYO companies by the NFIP/WYO. A brief explanation as to the reason for non-processing should also be included.

The request will be forwarded to the WYO Accounting Manager.

The WYO company will be notified by its Program Coordinator if the documentation provided is acceptable and approved.

C. Correction Transactions to Remove Entries from the Reject Master File

1. Upon approval, policy correction transactions 23A can be used to remove entries from the Reject Master File. These will be dummy transactions employing some valid policy number so that the transaction can be accepted by the system. The remainder of the information is to be keyed to the transaction that is to be removed from the Reject Master File. The NFIP/WYO system will match the required key fields to the Reject Master File and delete the outstanding transaction. The required key fields are stated in item 2.
2. Companies should submit policy correction transaction 23A's with the key fields required:
 - Company Number (NAIC)
 - *- Policy Number (same valid policy number on file that is selected in order to be accepted by the system)
 - Transaction Code
 - Transaction Date
 - *- Policy effective date for the selected policy number
 - Original submission month and reject control number
 - Endorsement effective date
3. The remaining data elements should be set to blank.
4. No money amount should be reported.

*The same policy number and policy effective date may be used for all 23A transactions.

Refer to Appendix A, Section 25, Control and Resubmission of Rejection Transaction, for additional information on the Reject Master File.

APPENDIX C - ERROR REPORTING

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	C-1
Section 1 - Policy Error Information.....	C-2
A. Descriptions and Examples of Policy Error Reports	C-2
B. FTP Transmission of Policy Error Information	C-11
Section 2 - Claims Error Information.....	C-21
A. Descriptions and Examples of Claims Error Reports	C-21
B. FTP Transmission of Claims Error Information	C-34
Section 3 - Rejected Transaction Information.....	C-42
A. Descriptions and Examples of Rejected Transaction Reports	C-42
B. FTP Transmission of Rejected Transactions	C-61
Section 4 - Ineligible Policy Error Information.....	C-63
A. Descriptions and Examples of Policy Error Reports	C-63
Section 5 - Ineligible Claims Error Information.....	C-77
A. Descriptions and Examples of Claims Error Reports	C-77
Section 6 - Target Group Additional Data Information.....	C-84
A. Descriptions and Examples of Error and Reject Reports	C-84

APPENDIX C - ERROR REPORTING

INTRODUCTION

Information about errors is produced each month by the NFIP/WYO System based on editing of WYO company data during the processing of the monthly submissions and updating of the system data base. All policy and loss records against which valid transactions have been applied in a reporting month are edited.

Policy data are stored within a policy record by the reported effective dates, whether they are Policy Effective Dates or Endorsement Effective Dates. Loss data are stored within a loss record only by the primary keys, the Date of Loss and Policy Number. Error flags that are set during the editing process are stored with the associated effective dates or dates of loss. Clearing errors requires the submission of the appropriate effective date or date of loss on the transaction used to correct the error condition.

Error codes are keyed to the WYO Edit Specifications document. While brief error messages are associated with the codes, the WYO Edit Specifications document must be consulted for more detailed information about the edit, which the reported data failed to pass. For the purpose of tracking the age of errors, each error code stored in a policy or loss record is assigned an error date. This date is, by convention, the last day of the reporting month for which the WYO company submitted the data.

WYO companies receive error information at the detailed record level via FTP and the summary level via reports formatted for the FTP for each of three categories: policies, claims, and rejected transactions. This appendix contains descriptions and examples of the available reports and record layout description of the error files. ■

Companies receiving error data for the first time can be provided with a file containing a table of error codes, error messages, the data elements associated with each error code, and the critical/non-critical status of the error in order to generate their own error reports. A description and record layout of the error code table can be provided with the file.

B. FTP TRANSMISSION OF POLICY ERROR INFORMATION

WYO companies will receive on a monthly basis, a file containing policy records in error. On a quarterly basis, the file will contain all policy records on the NFIP/WYO System regardless of error condition.

Information about a policy is stored on the NFIP/WYO System in a single policy record that holds certain data by the Policy Number and other data elements by the reported Policy Effective Dates and Endorsement Effective Dates. (Note: The NFIP/WYO System also stores the Policy Effective Date submitted with New Business [11] and Renewal [17] transactions in an Endorsement Effective Date field.) On the file provided to WYO companies, policy information is transmitted in a separate record for each effective date. Thus, one policy's information can require several records on the file. Data elements that are stored in the NFIP/WYO System policy records by the WYO Policy Number are included in each of the effective date records on the file. These common data elements are marked with an asterisk (*) on the record layout.

There are two NFIP calculated data elements provided on the file that are not described in the data dictionary. These are Activity Date and Policy Status Indicator.

The Activity Date is a date set by the NFIP/WYO System that indicates the last reporting month in which transactions were processed against the policy record. This date is in a year-month-day (YYYYMMDD) format where the day is always set to the last day of the reporting month.

The Policy Status Indicator is a code that indicates the in-force, expired, or cancelled status of the policy record as set by the NFIP/WYO System as of the last day of the reporting month. The following is a description of each code.

- A - In-force as of the reporting month
- B - Future Effective as of the reporting month
- C - Cancelled before the reporting month
- D - Cancelled on or after the reporting month
- E - Expired more than 120 days before the reporting month
- F - Expired before the reporting month less than 29 days

G - Expired before the reporting month more than 29 days but less than 120 days

R - Reinstated within the latest term month

The error codes provided at the bottom of each record indicate which data element was being edited when the error was detected. For further information, consult the WYO Edit Specifications document.

The following is the sort sequence of the records:

- WYO Prefix Code (ascending)
- Policy Number (ascending)
- Endorsement Effective Date (descending)

Data Retrieval Procedures

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on a monthly basis.

The file names located in the Individual Company Error Data directory **/users/coxxxxx/errordata** are outlined below:

- Policy Error Data File name: W2Pxxxxx.zip
- Policy Error Record Count File name: W2Pxxxxx.txt
- The Record Count File will contain the following information:

"The accompanying W2Pxxxxx.zip file contains ##### records"

Note: xxxxxx = company/vendor NAIC number
= number of records

All files will be available from the designated FTP address (**bureau.nfipstat.com**). User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. For instructions on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

ARCHIVED APRIL 2018

This page is intentionally left blank.



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
Taxpayer Identification Number	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.

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.

W2RPINVD

Invalid Policies - By Company Code and Policy Number

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides detail policy information on ineligible policies due to the following:

- INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY BASED ON LOSS HISTORY- PL041100
- INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY BASED ON LOSS HISTORY- PL041110
- REPETITIVE LOSS TARGET GROUP IS NOT ALLOWED TO BE RENEWED OR ISSUED - PL004086
- PROPERTY ADDRESS LOCATED IN CBRA AREA - PL011170
- THE POLICY EFFECTIVE DATE IS BEFORE THE COMMUNITY ELIGIBILITY DATE - PL017030
- THE COMMUNITY HAS BEEN SUSPENDED - PL017040
- THE COMMUNITY HAS NOT BEEN REINSTATED - PL017050
- THE COMMUNITY MUST BE PARTICIPATING - PL017060
- THE COMMUNITY HAS WITHDRAWN FROM NFIP -PL017070
- THE COMMUNITY HAS BEEN ANNEXED TO ANOTHER COMMUNITY. THE COMMUNITY NUMBER IS NO LONGER VALID - PL017080
- SUBMITTED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER NEW BUSINESS OR RENEWAL - PI040030
- TOTAL CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER POLICY ENDORSEMENT - PI120020
- ACTIVE POLICY WRITTEN/RENEWED INELIGIBLE FOR A 1316 PROPERTY - PL004130
- COMMUNITY IDENTIFICATION NUMBER REPORTED IS INVALID. MUST USE THE POINTER COMMUNITY NUMBER. - PL017100
- POST-FIRM CONSTRUCTION INDICATOR INVALID PER COMMUNITY FLOODPLAIN OFFICIAL - PL035060
- INSPECTION PROCEDURE POLICY WRITTEN IN ERROR - PL004120
- THE COMMUNITY IS NOT AN NFIP COMMUNITY - PL017110

These policies must be canceled, endorsed, or rewritten as of the policy's effective date. The insurer is required to take immediate action. There is no tolerance level for these errors.

Report Keys: W2RPINVD 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.

REPORT: W2RPINVD
RUNDATE: JUL 15 2005
RUNTIME: 21.11.47

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

PAGE 1

INVALID POLICIES – BY COMPANY CODE AND POLICY NUMBER
AS OF 5/31/2005

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

<u>POLICY NUMBER</u>	<u>POL EFF DT</u>	<u>POL EXP DT</u>	<u>ENDORSE EFF DATE</u>	<u>PRGM TYPE</u>	<u>COMMUNITY #</u>	<u>PROPERTY ADDRESS</u>	<u>TOTAL PREMIUM</u>	<u>ERROR CODE</u>	<u>ERROR DATE</u>
3000257974	2002/05/16	2003/05/16	2002/05/16	R	1251270001B	904 BAY POINT DR NEW CITY FL 99999-9999	207	PL017040	2002/05/31
3000258285	2002/06/02	2003/06/02	2002/06/02	R	3452790001B	25 E 10TH ST NEW CITY FL 99999-9999	285	PI040030	2002/05/31
3000258351	2002/05/29	2003/05/29	2002/05/29	R	4802870740J	76 BARRON ST NEW CITY LA 99999	288	PL004086	2002/05/31
3000258770	2002/06/09	2003/06/09	2002/06/09	R	0601950180E	25527 RIVERSIDE WAY NEW CITY FL 99999	768	PL004130	2002/10/31

TOTAL PL011170 ERRORS 0
TOTAL PL017030 ERRORS 0
TOTAL PL017040 ERRORS 1
TOTAL PL017050 ERRORS 0
TOTAL PL017060 ERRORS 0
TOTAL PL017070 ERRORS 0
TOTAL PL017080 ERRORS 0
TOTAL PI040030 ERRORS 1
TOTAL PI120020 ERRORS 0
TOTAL PL004086 ERRORS 1
TOTAL PL041110 ERRORS 0
TOTAL PL004130 ERRORS 1
TOTAL PL041100 ERRORS 0
TOTAL PL035060 ERRORS 0
TOTAL PL004120 ERRORS 0
TOTAL PL017100 ERRORS 0
TOTAL PL017110 ERRORS 0

TOTAL ERROR COUNT 4

NOTE: THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED, CORRECTED OR APPEALED.

: TOTAL PREMIUM = COMPANY SUBMITTED PREMIUM. IF THE ERROR CODE IS 'PI040030' OR 'PI120020', SEE CALCULATION BELOW:

TOTAL PREMIUM = COMPANY SUBMITTED PREMIUM – (ICC PREMIUM + COMMUNITY PROBATION AMOUNT)

FEDERAL POLICY FEE IS NOT PART OF COMPANY SUBMITTED PREMIUM.

W2RPINVA

Ineligible/Invalid Policies - By Error Code and Company

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides summary policy information on ineligible policies due to the following:

- INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY BASED ON LOSS HISTORY- PL041100
- INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY BASED ON LOSS HISTORY - PL041110
- REPETITIVE LOSS TARGET GROUP IS NOT ALLOWED TO BE RENEWED OR ISSUED - PL004086
- PROPERTY ADDRESS LOCATED IN CBRA AREA - PL011170
- THE POLICY EFFECTIVE DATE IS BEFORE THE COMMUNITY ELIGIBILITY DATE - PL017030
- THE COMMUNITY HAS BEEN SUSPENDED - PL017040
- THE COMMUNITY HAS NOT BEEN REINSTATED - PL017050
- THE COMMUNITY MUST BE PARTICIPATING - PL017060
- THE COMMUNITY HAS WITHDRAWN FROM NFIP - PL017070
- THE COMMUNITY HAS BEEN ANNEXED TO ANOTHER COMMUNITY. THE COMMUNITY NUMBER IS NO LONGER VALID - PL017080
- ZONE MUST BE B, C, OR X FOR PREFERRED RISK - PL021060
- PRP POLICY INVALID; PROPERTY IN SFHA - PL021065
- SUBMITTED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER NEW BUSINESS OR RENEWAL - PI040030
- THE CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER POLICY ENDORSEMENT - PI120020
- ACTIVE POLICY WRITTEN/RENEWED INELIGIBLE FOR A 1316 PROPERTY - PL004130
- COMMUNITY IDENTIFICATION NUMBER REPORTED IS INVALID. MUST USE THE POINTER COMMUNITY NUMBER. - PL017100
- POST-FIRM CONSTRUCTION INDICATOR INVALID PER COMMUNITY FLOODPLAIN OFFICIAL - PL035060
- INSPECTION PROCEDURE POLICY WRITTEN IN ERROR - PL004120
- THE COMMUNITY IS NOT AN NFIP COMMUNITY - PL017110

SECTION 1 - INSTRUCTIONS FOR FTP PROCESSING

A. DATA SUBMISSION PROCEDURE

The WYO Companies are required to report this information at least weekly. The WYO Companies are required to report the latest loss information posted to their systems as claims are opened regardless of disposition. It is recognized that a substantial percentage of such claims may wind up as closed without payment. Each loss should be reported only once.

The submission procedure will be using File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will sweep the FTP site daily.

When submitting data via FTP, the following steps must be used:

- File name (compressed)
- Reconciliation statements for each file.

The file name must follow the convention outlined below:

XXXXXMMDDQCNN.ZIP

XXXXX = Company NAIC Number

MMM = Processing Month

DD = Processing Day

NN = Unique Identifier for WYO Company Use

e.g., 12345DEC05Q001.ZIP, represents XYZ Insurance Company's quick claim file for December 5 in a compressed format. The expanded zipped file name should be the same as the zip file name except the extension should be **.DAT**.

All files must be submitted to the FTP site address **bureau.nfipstat.com** and placed in a directory named **/users/coxxxxx/quickclaim**, where xxxxxx = the company/vendor NAIC number.

User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. Instructions will be provided on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.

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
- S = Social Security 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/SSN. 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/SSN – 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-SSN
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.

SECTION 3 - DIRECTORY OF REPETITIVE LOSS TARGET GROUP PROPERTIES

The monthly report to each WYO company identifying the Repetitive Loss Target Group policies is W2RTGCOM. To accommodate late renewals and other situations, the group will also include policies expired less than 120 days. Policies with status codes for future effective, future cancellation, and reinstated will be included. The policies must have an expiration date on or after August 1, 2000, to move to the SDF.

The report is available via FTP each month to each company. The data is also available as a flat ASCII or as a **.dbf** file through the FTP site (refer to Section 4 of this appendix). Please contact your Program Coordinator to choose the format for your information.

A. RECORD LAYOUT FOR INDIVIDUAL COMPANY INFORMATION

01 REPETITIVE-LOSS-TARGET-GROUP-RECORD.

05	RL-COMPANY-NAME	PIC	X(30).
05	RL-COMPANY-CODE	PIC	X(05).
05	RL-VENDOR-CODE	PIC	X(05).
05	RL-VENDOR-NAME	PIC	X(30).
05	RL-POLICY-NUMBER	PIC	X(10).
05	RL-INSURED-NAME	PIC	X(50).
05	RL-PROP-ADDR-LINE1	PIC	X(50).
05	RL-PROP-ADDR-LINE2	PIC	X(50).
05	RL-PROP-ADDR-LINE3.		
10	RL-PROP-CITY	PIC	X(30).
10	FILLER	PIC	X(01).
10	RL-PROP-STATE	PIC	X(02).
10	FILLER	PIC	X(01).
10	RL-PROP-ZIP-CODE.		
15	RL-PROP-ZIP	PIC	X(05).
15	FILLER	PIC	X(01).
15	RL-PROP-ZIP4	PIC	X(04).
10	FILLER	PIC	X(06).
05	RL-ADDRESS-KEY	PIC	X(25).
05	RL-COMMUN-NBR	PIC	X(06).
05	RL-LOSSES	PIC	S9(06).
05	RL-BLDG-AMOUNT	PIC	S9(11)V99.
05	RL-CONT-AMOUNT	PIC	S9(11)V99.
05	RL-TOTAL-AMOUNT	PIC	S9(11)V99.
05	RL-TOTAL-PROPVAL	PIC	X(13).
05	RL-NOTIFICATION-DATE	PIC	9(8).
05	RL-NUMBER	PIC	9(7).
05	RL-IDENTIFICATION-DATE	PIC	9(8).
05	FILLER	PIC	X(42).

The Repetitive Loss Identification Date (RL-IDENTIFICATION-DATE) is the first day of the month following that in which the property was identified as part of the Repetitive Loss Target Group. For

the property to be moved to the SDF, there must be at least 150 days between this date and the policy expiration date.

The Repetitive Loss Notification Date (RL-NOTIFICATION-DATE) is the first day of the month following that in which the WYO company was notified of the property's identification as part of the Repetitive Loss Target Group.

B. RECORD LAYOUT OF DIRECTORIES AVAILABLE ON THE NFIP BUREAU
FTP SITE

Section 4 of this appendix contains instructions on using the NFIP Bureau FTP Site.

1. Directory of Repetitive Loss Target Group Properties

All new business transactions are matched to this file and an error (PL004086) is generated for any matches that have a policy effective date 150 days or more after the notification date. This error will appear on the W2RPINVD report. The WYO companies will be responsible for canceling the policy. Copies of all policy related documents must be sent with the premium remittance, payable to the NFIP, to:

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

A memo should accompany this material explaining that this policy is being transferred to the SDF due to error PL004086.

01 REPETITIVE-LOSS-TARGET-GROUP-RECORD.

05	RL-PROP-ADDR-LINE1	PIC	X(50).
05	RL-PROP-ADDR-LINE2	PIC	X(50).
05	RL-PROP-ADDR-LINE3		
10	RL-PROP-CITY	PIC	X(30).
10	FILLER	PIC	X(01).
10	RL-PROP-STATE	PIC	X(02).
10	FILLER	PIC	X(01).
10	RL-PROP-ZIP-CODE		
	15 RL-PROP-ZIP	PIC	X(05).
	15 FILLER	PIC	X(01).
	15 RL-PROP-ZIP4	PIC	X(04).
10	FILLER	PIC	X(06).
05	RL-ADDRESS-KEY	PIC	X(25).
05	RL-COMMUN-NBR	PIC	X(06).
05	RL-LOSSES	PIC	S9(06).

SECTION 4 - INSTRUCTIONS FOR FTP TRANSACTION PROCESSING

A. DATA SUBMISSION PROCEDURES

The submission procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com** to access directory **/users/coxxxxx/rltg/out** (xxxxxx is the company/vendor number).

When submitting data via FTP, the following steps must be used.

- File name (compressed)
- Reconciliation statements for each file.
- The file name must follow the convention outlined below:

XXXXXMMM.RLTGNN.zip

XXXXX = Company NAIC Number

MMM = Processing Month

NN = Unique Identifier for WYO Company Use

e.g., 12345DEC.RLTG01.Zip, represents XYZ Insurance Company's Additional Data Record file for December in a compressed format. The expanded zipped file name should be the same as the zip file name except the extension should be .dat.

All files must be submitted using FTP directory **/users/coxxxxx/rltg/out**

User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. For instructions on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

B. DATA TRANSMITTAL DOCUMENT

A WYO Additional Data Record FTP Transmittal Document must accompany each RLTD data transmission.

This document should use the same naming convention as the data file but use .txt as the last node, e.g., XXXXXMMM.RLTGNN.txt

All files must be submitted using FTP directory **/users/coxxxxx/rltg/out**.

A sample form is provided on the following page.

C. DATA RETRIEVAL PROCEDURES

1. Using the FTP Site

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on a monthly basis.

- The file names located in the RLTG Common directory **/ftpccommon/rltg** are outlined below:

RLTG File name: RLTG.DIRECTORY.zip

Historical RLTG File name: HISTRLTG.DIRECTORY.zip

Note: Both files are in compressed format. The expanded zipped file name will be the same as the zip file name except the extension will be **.dat**

- The file name located in the RLTG Individual Company directory **/users/coxxxxx/rltg/in** is outlined below:

Individual Company File name: RLTG.COxxxxx.zip

xxxxx = company/vendor NAIC number

All files will be available from the designated FTP address (**bureau.nfipstat.com**). User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. Instructions will be provided on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.

APPENDIX G - INSPECTION PROCEDURE

INTRODUCTION

Under the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA) has established an Inspection Procedure to help communities verify that structures comply with the community's floodplain management ordinance and to ensure that property owners pay flood insurance premiums commensurate with their flood risk. FEMA undertook the Inspection Procedure on a pilot basis in two communities, Monroe County, Florida, and the Village of Islamorada located in Monroe County.

The Inspection Procedure also will enable FEMA to verify that structures insured under the NFIP are properly rated. Post-FIRM construction is charged an actuarial rate that must fully reflect the risk of flooding. Because post-FIRM construction is actuarially rated, buildings constructed in compliance with community floodplain management regulations pay flood insurance premiums based on rates that are, in most cases, significantly lower than rates charged for buildings constructed in violation of those requirements.

The Inspection Procedure requires owners of insured buildings to obtain a building inspection from community floodplain management officials as a condition of renewing the Standard Flood Insurance Policy on the building. FEMA discussed the possibility of implementing the Inspection Procedure in other NFIP-participating communities outside of Monroe County, Florida, only after completing the pilot Inspection Procedure in the selected communities and evaluating the procedure's effectiveness. Any communities that incorporate out of Monroe County, Florida, on or after January 1, 1999, and are eligible to participate in the NFIP will be required to participate in this Inspection Procedure. On March 8, 2002, FEMA published in the Federal Register the interim final rule, which amended the NFIP regulations to require that all areas that incorporate out of Monroe County participate in the Inspection Procedure. To date, only one additional area has incorporated out, the City of Marathon.

Monroe County and the Village of Islamorada, Florida, were selected because of their unique circumstances and their willingness to participate in this procedure. The Inspection Procedure will apply only to NFIP post-FIRM insured buildings in the Special Flood Hazard Areas (SFHAs) of Monroe County, the Village of Islamorada, and the City of Marathon that are possible violations of community floodplain management ordinances.

SECTION 1 - GENERAL PROCEDURES

A. POSSIBLE COMMUNITY FLOODPLAIN ORDINANCE VIOLATIONS

1. Endorsement

Standard Flood Insurance Policy Endorsement Number One (Revised), dated 10/01/02 (Exhibit G-1), must be attached to all new and renewal policies issued on or after October 1, 2002.

2. Identification

The NFIP Bureau and Statistical Agent (B&SA) will provide Monroe County, the Village of Islamorada, and the City of Marathon a list of post-FIRM policies in SFHAs to use in implementing the Inspection Procedure. The communities of Monroe County, the Village of Islamorada, and the City of Marathon will identify insured buildings that are possible violations of the local floodplain management ordinance because the enclosure below an elevated floor may be illegally constructed. The communities are updating the NFIP Inspection Procedure online system with information on those buildings that are possible violations.

3. WYO Company & NFIP Servicing Agent Notification

The B&SA will notify the WYO companies and the NFIP Servicing Agent of the buildings identified as possible violations at least 240 days (8 months) prior to policy expiration by letter or through the B&SA File Transfer Protocol (FTP) site. The notification will contain policy number, property address, and community contact information. Insurers will have 2 months to review the information provided.

4. Policyholder Notification

The notification procedure is as follows:

- The insurer must send to the policyholder, the agent, and the mortgagee a letter notifying them of the requirement of an inspection by a community floodplain management official. (See Policyholder Notification Letter, Exhibit G-2.) This notification to the policyholder, the agent, and the mortgagee must occur 180 days (6 months) before the expiration of the policy. It must state that renewal of the policy is contingent upon the policyholder's providing the

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY.

FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE and MITIGATION ADMINISTRATION
NATIONAL FLOOD INSURANCE PROGRAM

STANDARD FLOOD INSURANCE POLICY

ENDORSEMENT NUMBER ONE (REVISED)

This endorsement:

- Replaces the provisions of VII.B.4 and VII.H.2 and also adds a new paragraph, VII.H.5, to the Dwelling Form and General Property Form.
- Replaces the provisions of VIII.B.4 and VIII.H.2 and also adds a new paragraph, VIII.H.5, to the Residential Condominium Building Association Policy.

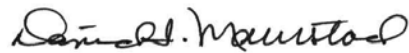
This endorsement applies in Monroe County and the Village of Islamorada, Florida. This endorsement also applies to communities within Monroe County, Florida, that incorporate on or after January 1, 1999, agree to participate in the inspection procedure, and become eligible for the sale of NFIP flood insurance.

VII.B.4 and VIII.B.4. This policy is also void for reasons other than fraud, misrepresentation, or wrongful act. This policy is void from its inception and has no legal force under the following conditions:

- If the property is located in a community that was not participating in the NFIP on the policy's inception date and did not join or re-enter the program during the policy term and before the loss occurred.
- If you have not submitted a community inspection report, referred to in "H. Policy Renewal" below, that was required in a notice sent to you in conjunction with the community inspection procedure established under 44 CFR 59.30.
- If the property listed on the application is not otherwise eligible for coverage under the NFIP.

VII.H.2 and VIII.H.2. We must receive the payment of the appropriate renewal premium and when applicable, the community inspection report referred to in paragraph H.5 below within 30 days of the expiration date.

VII.H.5 and VIII.H.5. Your community has been approved by the Federal Emergency Management Agency to participate in an inspection procedure set forth in NFIP Regulations (44 CFR 59.30). During the several years this inspection procedure will be in place, you may be required to obtain and submit an inspection report from your community certifying whether or not your insured property is in compliance with the community's floodplain management ordinance before you can renew your policy. You will be notified in writing of this requirement approximately 6 months before a renewal date and again at the time your renewal bill is sent.



David I. Maurstad
Acting Administrator
National Flood Insurance Program
Federal Emergency Management Agency

FEMA Form 81-103 (10/01/02)

EXHIBIT G-1. Endorsement for Monroe County and Islamorada, FL