

A summary of the April 2016 TRRP Plan updates (Change 25) is as follows:

Part 3 – Reporting Requirements	<ul style="list-style-type: none"> <li>• Added data elements from Change 24, 24.1, and 25</li> <li>• Added section VI – Multiplier factors for Newly Mapped and PRP policies.</li> </ul>
Part 4 – Data Dictionary	<ul style="list-style-type: none"> <li>• Data Dictionary Table of Contents – added new data elements Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main, Newly Mapped Multiplier, Newly Mapped/PRP Base Premium, and Pre-FIRM Subsidy Eligibility Indicator.</li> <li>• Current Map Info – Base Flood Elevation: revised notation regarding reporting requirement.</li> <li>• Current Map Info – Community Identification Number: revised notation regarding reporting requirement.</li> <li>• Current Map Info – Flood Risk Zone: revised notation regarding reporting requirement.</li> <li>• Current Map Info – Map Panel Number: revised notation regarding reporting requirement.</li> <li>• Current Map Info – Map Panel Suffix: revised notation regarding reporting requirement.</li> <li>• Grandfathering Type Code: revised notation regarding reporting requirement.</li> <li>• Newly Mapped Multiplier: <b>New data element</b></li> <li>• Newly Mapped/PRP Base Premium: <b>New data element</b></li> <li>• Pre-FIRM Subsidy Eligibility Indicator: <b>New data element</b></li> </ul>
Part 5 - Codes	<ul style="list-style-type: none"> <li>• Added Pre-FIRM Subsidy Eligibility Indicator codes.</li> </ul>
Part 6 – Record Layouts	<ul style="list-style-type: none"> <li>• Revised Policy TRRP transaction record layouts to include new data elements.</li> </ul>
Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	<ul style="list-style-type: none"> <li>• Added new data elements.</li> </ul>

A summary of the April 2016 TRRP Plan updates (Change 25) - continued:

Appendix C - Error Reporting	<ul style="list-style-type: none"><li>• Added new data elements.</li></ul>
---------------------------------	--

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1 .....	January 1, 1992
Revision 2 .....	March 1, 1995
Revision 3 .....	October 1, 1997
Revision 4 .....	October 1, 2001
Changes 1 & 2 .....	May 1, 2002
Change 3 .....	October 1, 2002
Change 4 .....	May 1, 2003
Change 5 .....	October 1, 2003
Change 6 .....	May 1, 2004
Change 6.1 .....	February 1, 2005
Changes 7 & 7 (Revised) .....	May 1, 2005
Changes 8 & 8.1 .....	October 1, 2005
Change 9 .....	May 1, 2006
Changes 10, 11 & 12 .....	May 1, 2008
Changes 13, 13.1 & 13.2 .....	October 1, 2009
Change 14 .....	January 1, 2011
Change 15 .....	October 1, 2011
Change 16 .....	May 1, 2012
Change 17 .....	October 1, 2012
Change 18 .....	January 1, 2013
Change 19, 19.1, 19.2 & 19.3 ..	October 1, 2013
Change 20 .....	June 1, 2014
Change 21 .....	October 1, 2014
Change 22 .....	January 1, 2015
Change 23, 23.1, 23.2, 23.3 .....	April 1, 2015
Change 24, 24.1 .....	November 1, 2015
Change 25 .....	April 1, 2016



## DISSEMINATION CHANGES TO THE TRRP PLAN

Complete printings are called "Revisions" and replacement pages are called "Changes." All pages of the present revision are marked to show both the edition of the manual ("Revision 4") and also the effective dates of the policies and procedures described.

For example, pages that include material effective 5/1/98 in the present revision are identified as:

Revision 4 (10/1/01)  
Effective 5/1/98

As replacement pages are issued in the future, they will be labeled Change 1, Change 2, Change 3, etc. The next time a complete document is published, it will be Revision 5.

This page is intentionally left blank.

**TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN**

**TABLE OF CONTENTS**

<u>PART</u>		<u>PAGE</u>
1	INSTRUCTIONS.....	1-1
2	NFIP/WYO SYSTEM FUNCTIONS AND PRIMARY DATA FILES.....	2-1
3	REPORTING REQUIREMENTS.....	3-1
4	DATA DICTIONARY.....	4-1
5	CODES.....	5-1
6	RECORD LAYOUTS.....	6-1
7	INSTRUCTIONS FOR FORMATTING DATA ELEMENTS AND REVISING DATA ELEMENT VALUES.....	7-1
8	MONTHLY PROCESSING OF TRRP PLAN DATA.....	8-1
9	DATA SUBMISSION MONITORING.....	9-1
10	NFIP/WYO SYSTEM ARCHIVING.....	10-1

- APPENDIX A TRANSACTION PROCESSING DICTIONARY
- APPENDIX B COMMUNITY INFORMATION
- APPENDIX C ERROR REPORTING
- APPENDIX D NFIP/WYO SYSTEM DATA DICTIONARY
- APPENDIX E QUICK CLAIM REPORTING
- APPENDIX F REPETITIVE LOSS TARGET GROUP POLICIES
- APPENDIX G.INSPECTION PROCEDURE
- APPENDIX H.CONDOMINIUM INSPECTION PROGRAM

NOTE: In addition to the TRRP Plan, the following resource documents are available to assist in understanding the WYO Program requirements:

- WYO Edit Specifications
- Financial Control Plan Requirements and Procedures
- Accounting Procedures Manual
- Accounting Training Manual
- NFIP Flood Insurance Manual
- Operational Overview
- Financial Assistance/Subsidy Arrangement

**To obtain copies of these documents and/or obtain additional information/clarification of Program requirements, contact your WYO Program Coordinator.**

PART 1 - INSTRUCTIONS

TABLE OF CONTENTS

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



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

## PART 1 - INSTRUCTIONS

### INTRODUCTION

This section presents an overview of the TRRP Plan and the requirements for reporting financial and statistical information by WYO Companies. For assistance on utilizing this document and understanding/complying with the specifications, contact your NFIP Legacy Systems Services (LSS) Business Analyst.

#### I. SCOPE OF THE PLAN

##### A. Background Information

The TRRP Plan defines the reporting requirements applicable to the writing and servicing of policies issued by the property and casualty companies participating in the Write Your Own (WYO) Program. The WYO companies have a Financial Assistance/Subsidy Arrangement with the Federal Insurance and Mitigation Administration (FIMA). The "Arrangement" enables the companies to receive an expense allowance for policies written and claims processed while the Federal Government retains responsibility for underwriting losses. The WYO Program operates within the auspices of the National Flood Insurance Program (NFIP). As a result, the WYO Program is subject to the same rules and regulations established for the "Direct side" of the business. The federally promulgated operational standards govern the processing of the coverages included in the three forms of the NFIP's Standard Flood Insurance Policy (Dwelling Form, General Property Form, and Residential Condominium Building Association Policy).

This Plan contains detailed specifications for the recording and compiling of insurance application data; Elevation Certificate data; recertification data; reinspection data; endorsements; cancellations; claims data; allocated loss adjustment expenses; and community flood insurance study data.

##### B. Purposes of the Plan

This Plan is primarily designed as a tool for maintaining financial and program control in the WYO Program. Transaction detail provided under the Plan is reconciled each month with monthly financial statements submitted by the companies. The information is used to create Policy and Claims Master Files in the NFIP/WYO System, which allows the System to relationally edit policy and claims information for conformance with NFIP rules and regulations and to verify that premium calculations are correct. The NFIP/WYO System data files provide Federal and WYO company managers and the WYO Standards Committee with information necessary to

maintain control of the WYO Program and to monitor company performance under the Financial Control Plan. These data are used to direct Federal resources to problem areas and respond to data requests from Congress, GAO, state, and local government officials, and other Federal agencies.

Information submitted under this Plan and processed to the NFIP/WYO System is also fed into the NFIP's Actuarial Information System. This system is used for compiling and analyzing the insurance experience for actuarial and other risk assessment and loss reduction research purposes.

C. Recording of Data

The WYO company must adopt the requirements outlined in this Plan to ensure accuracy in the recording and compilation of data. Every reporting unit shall record its data, in the detail required, on forms or other media approved for such reporting.

D. Data Record Keys - WYO Prefix Code, Policy Numbers, and Claim Numbers

All insurance policy information reported under this Plan will be recorded in and retrievable from the NFIP/WYO System by: (1) the company's WYO Prefix Code (NAIC number) and (2) the company policy identification number or the claim number in the case of a loss transaction. The claim number used in the NFIP/WYO System is the policy number suffixed by the date of loss.

E. Special Data Requirements

1. Insured Property Address

This information is required on each issued policy so that the NFIP can maintain loss histories by property location for underwriting and risk assessment purposes. These data also make it possible to develop risk directories pertinent to rating information, thus reducing the necessity of referring to the Flood Insurance Rate Maps when rating a policy.

2. Insured Mailing Address

This information is required on any new business, renewal, or reinstatement submitted after September 30, 2005. The data will be added to an NFIP mailing address database to be used in the mailing of the acknowledgement letter/property loss history information and the claims handbook to NFIP policyholders.

3. Identification of Policyholder

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

4. Special Loss Information

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

F. Reporting Transactions

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

G. Data Quality and Financial Reconciliation

Part 2 of the WYO Financial Control Plan Requirements and Procedures contains critical information about the reconciliation of policy and claim data submitted under this Plan with the monthly financial reports and about how this Plan's data will be edited. The WYO Edit Specifications document is also necessary in order to have a complete understanding of reporting requirements. Because of the need for timely financial reconciliation, transactions submitted under this Plan are rejected from the NFIP/WYO System only when money fields cannot be read or when it is unclear how the System can process the transaction. Otherwise, the information is posted to the data base and erred data elements are flagged for later correction.

## II. GENERAL INFORMATION

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

### A. Coverages

The experience is recorded on the basis of:

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

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

### B. Premiums

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

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

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

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

### C. Minimum Premium

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

D. Expense Constant

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

E. Amounts of Insurance

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

F. Policy Term

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

G. Catastrophe Losses

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

1. FICO designation
2. FEMA Disaster Declaration

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

H. Deductible Amount

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

I. Geographical Division: Community Number, Flood Risk Zone

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

J. Classification

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

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

1. Building Occupancy
  - a. Single family
  - b. 2-4 family
  - c. Other residential
  - d. Other Nonresidential
  - e. Nonresidential Business
  
2. Building Type
  - a. One floor
  - b. Two floors
  - c. Three or more floors
  - d. Split level
  - e. Manufactured (mobile) home or travel trailer on foundation
  - f. Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)
  
3. Basement/Enclosure/Crawlspace Type
  - a. Finished basement/enclosure
  - b. Unfinished basement/enclosure
  - c. None
  - d. Crawlspace
  - e. Subgrade Crawlspace
  
4. Special Ownership Type
  - a. Condominiums - unit or association
  - b. State government
  
5. Special Building Status Type
  - a. Building in course of construction
  - b. Primary residence
  
6. Obstruction Type (combinations are possible)
  - a. Free of obstruction underneath elevated lowest floor
  - b. With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure underneath the lowest elevated floor
  - c. With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure 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/crawlspace or finished enclosure
  - f. With obstruction underneath lowest elevated floor
  - g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)
  - h. With certification subgrade crawlspace (applicable to zones AE, A01-A30, unnumbered A, AO, AH, AOB, AHB)
  - i. Without certification subgrade crawlspace (applicable to all zones)
  - j. With Enclosure: With elevator below the BFE in A zones
  - k. With Obstruction: With elevator below the BFE in V zones
  - l. Free of Obstruction: With lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE 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 are recorded.

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

L. Changes in Policies by Endorsement

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

M. Adjustments

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

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

N. Accounting Date (WYO Transaction Date)

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

**III. SPECIAL DEFINITIONS**

A. Number of Claims

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

A case is established by the recording of a loss notice for loss reserve purposes. Reserves are established by coverage. One loss notice can establish up to two cases.

A case involving a loss payment or the establishment of a reserve is counted as a claim. No case shall be counted as a claim if it involves only loss adjustment expenses.

A closed without payment is counted as a case, but is not counted as a claim.

A claim on which more than one payment is made shall be counted only once.

B. Losses

The term "number of losses" refers to the number of loss occurrences. These are identified by a date of loss associated with a policy. The term "losses" refers to claims payments and/or reserves less amounts recovered.

The status of a loss is either "paid" or "pending" under the NFIP System.

Losses on claims on which final payments have been made are in a paid status.

Losses on claims on which a case reserve has been established and no payment has been made are in a pending status.

Losses on claims part paid and part on reserve are in a pending status.

C. Allocated Loss Adjustment Expenses

Allocated loss adjustment expenses under the NFIP are:

1. Fees paid pursuant to the Arrangement for adjusting the loss on a specific case. (No transaction report is required.)
2. Special engineering expenses incurred by the claims department to adjust a specific case. (Special allocated loss adjustment transaction is required.)
3. Other special costs incurred to establish coverage or property value on a specific case or to facilitate the adjustment including litigation expense on cases coordinated with FIMA. (Special allocated loss adjustment transaction is required.)

4. Legal expenses. (Special allocated loss adjustment transaction is required.)
5. Costs of appraisals under the Standard Flood Insurance Policy. (Special allocated loss adjustment transaction is required.)

The following shall not be included as allocated loss adjustment expenses:

1. Salaries and other operating expenses of the claims department, FICO offices, or catastrophe office.
2. Overhead.
3. Subrogation expense other than types of expenses listed under 2, 3, 4, and 5 above.
4. Cost of loss adjuster training or workshops.

D. Unallocated Loss Adjustment Expenses

Unallocated loss adjustment expenses are those expenses, other than allocated loss adjustment expenses, incurred in providing claims service to policyholders. Under the Arrangement, these expenses are a specific percentage of incurred losses.

E. Deductible Amounts

Under the NFIP, standard and optional deductible amounts are applied separately to building and contents coverages. For specific information about deductible amounts, refer to either the Flood Insurance Manual or the deductible definitions in this Plan.

Also, for claims associated with policies effective prior to January 1, 1987, a special deductible amount of \$50 is applied to reasonable expenses incurred, pursuant to the Standard Flood Insurance Policy, for the temporary removal of an insured manufactured home or insured personal property from the described premises and away from the peril of flood. For policies effective on or after January 1, 1987, no deductible is applied to these expenses.

Effective 12/31/2000, Property Removed to Safety Coverage will pay up to \$1,000 for the temporary removal of a travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is considered a building by the community's floodplain management and building ordinances or laws. The policy will pay up to \$1,000, including the value of work, at the Federal minimum wage, performed by the insured or household members, for the reasonable expenses to move insured

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 June 1, 2014, are listed below:

<u>Building Coverage</u>	<u>Basic Limits</u>	<u>Additional Limits</u>	<u>Total</u>
Single Family	\$ 60,000	\$190,000	\$250,000
2-4 Family	\$ 60,000	\$190,000	\$250,000
Other Residential	\$175,000	\$325,000	\$500,000
Nonresidential	\$175,000	\$325,000	\$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	\$ 25,000	\$ 75,000	\$100,000
Nonresidential	\$150,000	\$350,000	\$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/TRANSFER INDICATOR.....	3-17
IV. PRE-FIRM RATING HIERARCHY TABLE (BW-12, HFIAA).....	3-22
V. RATE TABLE CODES (EFFECTIVE NOVEMBER 1, 2015).....	3-23
VI. MULTIPLIER FACTORS (EFFECTIVE APRIL 1, 2016).....	3-27

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

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

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

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



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

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Garage - Number of Flood Openings	Y	4-115D	Application - Elevated Buildings
Garage Total Net Area	Y	4-115E	Application - Elevated Buildings
Garage Use Indicator	Y	4-115F	Application - Elevated Buildings
Grandfathering Type Code	Y	4-115A	Application - Community (Grandfathering Information)
HFIAA Indicator	N	4-115C	
HFIAA Surcharge	N	4-115E	
HFIAA Surcharge - Refunded	N	4-115F	
House Worship Indicator	Y	4-115M	Application - All Buildings
ICC Premium WYO	Y	4-122	Application - Coverage and Rating
Insured First Name <sup>3</sup>	Y	4-127	Application - Insured Information
Insured Last Name <sup>3</sup>	Y	4-128	Application - Insured Information
Lender Indicator	Y	4-128A	Application - Insured
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade <sup>1</sup>	N	4-130	Application - Elevation Data

<sup>1</sup>Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine whether this data element is required based on reported New/Rollover/Transfer Indicator.

<sup>2</sup>This data element is required for policies expired more than 120 days.

<sup>3</sup>This data element is required for policies with a policy effective date on or after April 30, 1996. Prior to this date, either Insured Name or Taxpayer ID was reported.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Lowest Floor Elevation	Y	4-131	Application - Elevation Data; Elevation Certificate
Mailing City	Y	4-131A	Application - Insured Information
Mailing State	Y	4-131B	Application - Insured Information
Mailing Street Address	Y	4-131C	Application - Insured Information
Mailing ZIP Code	Y	4-131D	Application - Insured Information
Mandatory Purchase Indicator	Y	4-131F	Application - Insured
Map Panel Number <sup>1</sup> (Rating Map Information)	Y	4-132	Application - Community (Rating Map Information)
Map Panel Suffix (Rating Map Information)	Y	4-133	Application - Community (Rating Map Information)
Mitigation Offer Indicator	Y	4-133A	
Name Format Indicator	Y	4-134	
Name or Descriptive Information Indicator	Y	4-135	
New Policy Number	Y	4-138	
New/Rollover/Transfer Indicator	Y	4-139	Application -New/ Renewal/Transfer Box
Newly Mapped Date	Y	4-139A	Application - Building
Newly Mapped Multiplier	Y	4-139A-1	Application - Building
Newly Mapped/PRP Base Premium	Y	4-139A-2	Application - Building
Non_Profit Entity Indicator	Y	4-139B	Application - Building
Number of Elevators	Y	4-139A	Application - Part 2. Section II
Number of Floors (Including Basement)/ Building Type	Y	4-140	Application - Building
Obstruction Type	Y	4-141	Application - Building
Occupancy Type	Y	4-143	Application - Building

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application - Construction Information
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application - Policy Period
Policy Assignment Type	Y	4-151A	General Change Endorsement - Assignment
Policy Expiration Date	Y	4-154	Application - Policy Period
Policy Number	Y	4-155	
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application - Elevation Data
Pre-FIRM SFHA - Community Reinstatement Date	Y	4-158A	Application - Building
Pre-FIRM SFHA - Community Reinstatement Indicator	Y	4-158B	Application - Building
Pre-FIRM SFHA - Community Suspension Date	Y	4-158C	Application - Building
Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator	Y	4-158D	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator	Y	4-158E	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	Y	4-158F	Application - Building
Pre-FIRM Subsidy Eligibility Indicator	Y	4-158G	
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator	Y	4-160	Application - Building

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Prior Policy Number	Y	4-160A	Application - New/ Renewal/Transfer Box
Probation Surcharge Amount WYO	Y	4-161	Application - Coverage and Rating
Property Beginning Street Number	Y	4-162	Application - Property Location
Property City	Y	4-163	Application - Property Location

<sup>4</sup>This data element is required for new business and renewals on or after May 1, 2000. Prior to this date, it was optional.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Property Purchase Date	Y	4-163A	Application - Policy Period
Property Purchase Indicator	Y	4-163B	Application - Policy Period
Property State	Y	4-164	Application - Property Location
Property Street Address	Y	4-165	Application - Property Location
Property ZIP Code	Y	4-168	Application - Property Location
Rate Table Code	Y	4-168A	
Rated Map Date	Y	4-168B	
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Reinstatement HFIAA Surcharge	Y	4-170A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number <sup>5</sup>	Y	4-173	
Repetitive Loss Target Group Indicator <sup>5</sup>	Y	4-174	
Replacement Cost <sup>4</sup>	Y	4-175	Application - Coverage and Rating

<sup>4</sup>Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine whether this data element is required based on reported New/Rollover/Transfer Indicator.

<sup>5</sup>This data element is required only as of May 1, 2000, and only from the NFIP Direct Servicing Agent. Effective October 1, 2013, this data element has been renamed 'SRL Property Indicator'.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Reserve Fund Assessment	Y	4-179A	Application - Coverage and Rating
Reserve Fund Assessment - Refunded	Y	4-179B	
Risk Rating Method	Y	4-180	Application - Coverage and Rating
Second Lender City <sup>2</sup>	N	4-184	Application - 2nd Mortgagee/Other
Second Lender Loan Number <sup>2</sup>	N	4-185	Application - 2nd Mortgagee/Other
Second Lender Name <sup>2</sup>	N	4-186	Application - 2nd Mortgagee/Other
Second Lender State <sup>2</sup>	N	4-187	Application - 2nd Mortgagee/Other
Second Lender Street Address <sup>2</sup>	N	4-188	Application - 2nd Mortgagee/Other
Second Lender ZIP Code <sup>2</sup>	N	4-189	Application - 2nd Mortgagee/Other
Small Business Indicator	Y	4-189A	Application - Building
Sort Sequence Key	Y	4-190	
SRL Property Indicator	Y	4-193A	Application - Building
State-Owned Property	Y	4-194	Application - Building
Subsidized Rated Indicator	Y	4-196A	
Substantial Improvement Date	Y	4-196B	
Taxpayer Identification Number <sup>6</sup>	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

<sup>2</sup>This data element is required for policies expired more than 120 days.

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



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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Tenant Indicator	Y	4-198B	Application - Building
Total Amount of Insurance - Building	Y	4-199	Application - Coverage and Rating
Total Amount of Insurance - Contents	Y	4-201	Application - Coverage and Rating
Total Area of Garage Flood Openings	Y	4-201C	Application - Elevated Building
Total Area of Permanent Flood Openings	Y	4-201D	Application - Elevated Building
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
Total Premium Refund	Y	4-208	
Valid Policy Indicator	Y	4-210A	
Waiting Period Type	Y	4-213A	Application - Policy Period
WYO Prefix Code	Y	4-216	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

## VI. MULTIPLIER FACTORS

These multiplier factors will be used to calculate premium for all Newly Mapped policies (risk rating method 'R') effective on or after April 1, 2016. Format should be a number to the thousands with a decimal point, i.e. '1.150'. A new multiplier table will be added to the Flood Insurance Manual to determine which specific multiplier to be use for premium calculation. The multiplier table will be updated annually.

### NEWLY MAPPED POLICIES - MULTIPLIER FACTORS

<b>Newly Mapped Policies effective April 1, 2016 through December 31, 2016</b>		
<b>Newly Mapped Effective Date</b>	<b>Eligible Transaction</b>	<b>Multiplier</b>
Oct. 2008 – Dec. 2014	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy	1.000
Jan. 2015 – Dec. 2015	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy rated, in its prior term, as a Newly Mapped policy. 3. Renewal of a policy written, in its prior term, as a PRP.	1.000
Jan. 2016 – Dec. 2016	1. New business. 2. Renewal of a policy written, in its previous term, as a PRP.	1.000

**VI. MULTIPLIER FACTORS (Cont'd.)**

**NEWLY MAPPED POLICIES - MULTIPLIER FACTORS**

<b>Newly Mapped Policies effective January 1, 2017 through December 31, 2017</b>		
<b>Newly Mapped Effective Date</b>	<b>Eligible Transaction</b>	<b>Multiplier</b>
Oct. 2008 – Dec. 2014	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy.	1.150
Jan. 2015 – Dec. 2015	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy.	1.150
Jan. 2016 – Dec. 2016	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy written, in its prior term, as a PRP. 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.000
Jan. 2017 – Dec. 2017	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy rated, in its prior term, as a PRP.	1.000



**PART 4 - DATA DICTIONARY**

**TABLE OF CONTENTS**

	<u>Page</u>
INTRODUCTION.....	4-1
Actual Salvage Recovery.....	4-2
Actual Salvage Recovery Date.....	4-3
Additional Building Rate WYO.....	4-4
Additional Contents Rate WYO.....	4-5
Additions/Extensions Indicator.....	4-5A
Agricultural Structure Indicator.....	4-5C
Alteration Date.....	4-6
Application Date.....	4-6A
Area below Elevated Floor - Elevators.....	4-6B
Area below Elevated Floor - Enclosed Finished Area Indicator.....	4-6C
Area below Elevated Floor - Garage Indicator.....	4-6D
Area below Elevated Floor - M/E Indicator.....	4-6E
Area below Elevated Floor - M/E Value Amount.....	4-6F
Area below Elevated Floor - M/E Value Indicator.....	4-6G
Area below Elevated Floor - Number of Flood Openings.....	4-6H
Area below Elevated Floor - Washer/Dryer Indicator.....	4-6I
Area below Elevated Floor - Washer/Dryer Value Amount.....	4-6J
Area below Elevated Floor - Washer/Dryer Value Indicator.....	4-6K
Base Flood Elevation (Rating Map Information).....	4-7
Basement/Enclosure/Crawlspace Type.....	4-8
Basement M/E Indicator.....	4-8B
Basement M/E Value Amount.....	4-8C
Basement M/E Value Indicator.....	4-8D
Basement Washer/Dryer Indicator.....	4-8E
Basement Washer/Dryer Value Amount.....	4-8F
Basement Washer/Dryer Value Indicator.....	4-8G
Basic Building Rate WYO.....	4-9
Basic Contents Rate WYO.....	4-10
Building Claim Payment (ACV or RCV as applicable).....	4-11
Building Claim Payment Recovery.....	4-12
Building Construction Date Type.....	4-12A
Building Damage Subject to Policy Exclusions (ACV).....	4-13
Building Description Type.....	4-13A
Building in Course of Construction Indicator.....	4-14
Building on Federal Land Indicator.....	4-14A
Building over Water Type.....	4-14B
Building Purpose Type.....	4-14C
Building Purpose Type Percentage.....	4-14E
Building Walled/Roofed Indicator.....	4-14G
Cancellation/Voidance Reason.....	4-15
Case File Number for Disaster Assistance.....	4-44A
Catastrophe Number.....	4-45
Cause of Loss.....	4-46
Claim/Loss Closed Date.....	4-49
Claim/Loss Reopen Date.....	4-50
Claim Closed Without Payment Reason - Building.....	4-51
Claim Closed Without Payment Reason - Contents.....	4-52
Claim Closed Without Payment Reason - ICC.....	4-53
Coinsurance Claim Settlement Indicator.....	4-54

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

	<u>Page</u>
Community Identification Number (Rating Map Information).....	4-55
Condominium Form of Ownership Indicator.....	4-55B
Condominium Indicator.....	4-56
Condominium Master Policy Units.....	4-60
Contents Claim Payment (ACV).....	4-61
Contents Claim Payment Recovery.....	4-62
Contents Damage Subject to Policy Exclusions (ACV).....	4-63
Coverage Required for Disaster Assistance.....	4-64
CRS Classification Credit Percentage.....	4-65
Current Map Date.....	4-66N
Current Map Info - Base Flood Elevation.....	4-66O
Current Map Info - Community Identification Number.....	4-66P
Current Map Info - Flood Risk Zone.....	4-66Q
Current Map Info - Map Panel Number.....	4-66R
Current Map Info - Map Panel Suffix.....	4-66S
Current Map Info - Prior Policy Number.....	4-66T
Damage - Appurtenant (ACV).....	4-67
Damage - Main (ACV).....	4-68
Damage to Contents - Appurtenant (ACV).....	4-69
Damage to Contents - Main (ACV).....	4-70
Date of Loss.....	4-71
Deductible - Applicable to Building Claim Payment.....	4-72
Deductible - Applicable to Contents Claim Payment.....	4-74
Deductible - Building.....	4-76
Deductible - Contents.....	4-78
Deductible Percentage WYO.....	4-80
Diagram Number.....	4-81
Duration Building Will Not Be Habitable.....	4-82
Duration of Flood Waters in the Building.....	4-83
Elevated Building Indicator.....	4-84
Elevating Foundation Type.....	4-84A
Elevation Certificate Indicator.....	4-85
Elevation Certification Date.....	4-87
Elevation Difference.....	4-88
Enclosure Material Type.....	4-88B
Enclosure Size.....	4-88C
Enclosure Type.....	4-88D
Enclosure Use Indicator.....	4-88E
Endorsement Effective Date.....	4-89
Endorsement Premium Amount.....	4-90
Engineered Flood Openings Indicator.....	4-90A
Entire Building Coverage Indicator.....	4-90B
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
Exterior Water Depth - Appurtenant.....	4-95A
Exterior Water Depth - Main.....	4-95B

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

	<u>Page</u>
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 Openings Indicator.....	4-109A
Flood Risk Zone (Rating Map Information).....	4-110
Floodproofed Indicator.....	4-112
Floor Below Grade Indicator.....	4-112A
Foundation Type.....	4-113
Garage Flood Openings Indicator.....	4-115A
Garage Indicator.....	4-115B
Garage M/E Indicator.....	4-115C
Garage - Number of Flood Openings.....	4-115D
Garage Total Net Area.....	4-115E
Garage Use Indicator.....	4-115F
Grandfathering Type Code.....	4-115G
HFIAA Indicator.....	4-115H
HFIAA Loss Indicator.....	4-115I
HFIAA Surcharge.....	4-115J
HFIAA Surcharge - Refunded.....	4-115K
House Worship Indicator.....	4-115L
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.....	4-123
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
Interior Water Depth - Appurtenant.....	4-128A
Interior Water Depth - Main.....	4-128B
Lender Indicator.....	4-128A
Location of Contents Indicator.....	4-129
Lowest Adjacent Grade.....	4-130
Lowest Floor Elevation.....	4-131
Mailing City.....	4-131B
Mailing State.....	4-131C
Mailing Street Address.....	4-131D
Mailing ZIP Code.....	4-131E
Mandatory Purchase Indicator.....	4-131F
Map Panel Number (Rating Map Information).....	4-132
Map Panel Suffix (Rating Map Information).....	4-133

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

	<u>Page</u>
Mitigation Offer Indicator.....	4-133A
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/Transfer Indicator.....	4-139
Newly Mapped Date.....	4-139A
Newly Mapped Multiplier.....	4-139A-1
Newly Mapped/PRP Base Premium.....	4-139A-2
Non-Profit Entity Indicator.....	4-139B
Number of Elevators.....	4-139C
Number of Floors (Including Basement)/Building Type.....	4-140
Obstruction Type.....	4-141
Occupancy Type.....	4-143
Old Date of Loss.....	4-144
Old Payment Date.....	4-145
Old Policy Number.....	4-146
Original Construction Date.....	4-147
Original Submission Month.....	4-149
Payment Date.....	4-150
Payment Recovery Date.....	4-151
Policy Assignment Type.....	4-151A
Policy Effective Date.....	4-152
Policy Expiration Date.....	4-154
Policy Number.....	4-155
Policy Term Indicator.....	4-156
Policy Termination Date.....	4-157
Post-FIRM Construction Indicator.....	4-158
Pre-FIRM SFHA - Community Reinstatement Date.....	4-158A
Pre-FIRM SFHA - Community Reinstatement Indicator.....	4-158B
Pre-FIRM SFHA - Community Suspension Date.....	4-158C
Pre-FIRM SFHA - Lender Required under Mandatory Purchase Ind.....	4-158D
Pre-FIRM SFHA - Prior Policy Indicator.....	4-158E
Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator.....	4-158F
Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Susp. Ind.....	4-158G
Pre-FIRM Subsidy Eligibility Indicator.....	4-158H
Premium Payment Indicator.....	4-159
Premium Receipt Date.....	4-159A
Primary Residence Indicator.....	4-160
Prior Policy Number.....	4-160A
Probation Surcharge Amount WYO.....	4-161
Property Beginning Street Number.....	4-162
Property City.....	4-163
Property Purchase Date.....	4-163A
Property Purchase Indicator.....	4-163B
Property State.....	4-164
Property Street Address.....	4-165
Property Value - Appurtenant (ACV).....	4-166
Property Value - Main (ACV).....	4-167
Property ZIP Code.....	4-168
Rate Table Code.....	4-168A
Rated Map Date.....	4-168B
Regular/Emergency Program Indicator.....	4-169



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

	<u>Page</u>
Reinstatement Federal Policy Fee.....	4-170
Reinstatement HFIAA Surcharge.....	4-170A
Reinstatement Premium.....	4-171
Reinstatement Reserve Fund Assessment.....	4-171A
Rejected Transaction Control Number.....	4-172
Rental Property Indicator.....	4-172A
Repetitive Loss ID Number.....	4-173
Repetitive Loss Target Group Indicator.....	4-174
Replacement Cost.....	4-175
Replacement Cost Indicator.....	4-176
Reserve - Building.....	4-177
Reserve - Contents.....	4-178
Reserve - ICC.....	4-179
Reserve Fund Assessment.....	4-179A
Reserve Fund Assessment - Refunded.....	4-179B
Risk Rating Method.....	4-180
Second Lender City.....	4-184
Second Lender Loan Number.....	4-185
Second Lender Name.....	4-186
Second Lender State.....	4-187
Second Lender Street Address.....	4-188
Sml-Business Indicator.....	4-189A
Subsidized Rated Indicator.....	4-196A
Substantial Improvement Date.....	4-196B
Substantial Improvement Indicator.....	4-197
Taxpayer Identification Number.....	4-198
Tenant Building Coverage Indicator.....	4-198A
Tenant Indicator.....	4-198B
Total Amount of Insurance - Building.....	4-199
Total Amount of Insurance - Contents.....	4-201
Total Area of Flood Openings.....	4-201C
Total Area of Garage Flood Openings.....	4-201D
Total Building Damages - Main and Appurtenant (ACV).....	4-202
Total Building Damages - Main and Appurtenant (RCV).....	4-203
Total Calculated Premium.....	4-204
Total Damage to Contents - Main and Appurtenant (ACV).....	4-205
Total Damage to Contents - Main and Appurtenant (RCV).....	4-206
Total Expense of Temporary Flood Protection.....	4-207
Total Premium Refund.....	4-208
Total Property Value - Main and Appurtenant (ACV).....	4-209
Total Property Value - Main and Appurtenant (RCV).....	4-210
Valid Policy Indicator.....	4-210A
Value of Building Items Subject to Policy Exclusions (ACV).....	4-211
Value of Contents (ACV).....	4-212
Value of Contents Items Subject to Policy Exclusions (ACV).....	4-213
Waiting Period Type.....	4-213A
Water Depth - Relative to Main Building.....	4-214
WYO Prefix Code.....	4-216
WYO Transaction Code.....	4-217
WYO Transaction Date.....	4-219
1981 Post-FIRM V Zone Certification Indicator.....	4-220

**DATA ELEMENT:** Current Map Info - Base Flood Elevation

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-BASE-FLOOD

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

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

**Note:** This data element is not used for rating.

**EDIT CRITERIA:** Numeric - may be positive or negative

**LENGTH:** 6 with an implied decimal of one position

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Base Flood Elevation, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Base Flood Elevation is required regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report the default (9999.0) or blank.
- The CMI - Base Flood Elevation can be reported as 9999.0 only if the Current Map Info - Flood Risk Zone is Unnumbered A, A/AR, AO, AO/AR, AR, A99, B, C, D, Unnumbered V, or X.

**DATA ELEMENT:** Current Map Info - Community Identification Number

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-COMM-ID

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map Community ID Number for the property.

This data element is not used for rating.

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

**LENGTH:** 6

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Community Identification Number, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Community Identification Number must be reported regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid community number or blank.
- If the CMI - Community Identification Number is not blank, it must be reported with a valid community number.

**DATA ELEMENT: Current Map Info - Flood Risk Zone**

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-FLOOD-ZONE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map FIRM zone for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphanumeric, Acceptable Values:

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

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

**EDIT CRITERIA: (Cont'd.)**

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

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

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

**LENGTH: 3**

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Flood Risk Zone, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Flood Risk Zone must be reported regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid flood zone or blank.
- If the CMI - Flood Risk Zone is not blank, it must be reported with a valid flood zone.

**DATA ELEMENT:** Current Map Info - Map Panel Number

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-MAP-PANEL

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map panel number for the property.

This data element is not used for rating.

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

**LENGTH:** 4

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Map Panel Number, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Map Panel Number must be reported regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid map panel number or blank.
- If the CMI - Map Panel Number is not blank, it must be reported with a valid map panel number.

**DATA ELEMENT:** Current Map Info - Map Panel Suffix

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-MAP-SUFFIX

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map panel suffix for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphabetic

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Map Panel Suffix, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Map Panel Suffix must be reported regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid map panel suffix or blank.
- If the CMI - Map Panel Suffix is not blank, it must be reported with a valid map panel suffix.

**DATA ELEMENT:** Grandfathering Type Code

**ALIAS:** None

**ACRONYM:** WYO (PMF) GRANDFATHER-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This code identifies if the insured has opted to grandfather the map information, such as flood risk zone, BFE, map panel number, and map panel suffix.

Buildings may be grandfathered if they meet either of the following conditions:

- Insured property was built in compliance with the building code in effect as of the map effective date (Grandfathering Built to Code). Grandfathering Built to Code must have an original construction date that is on or after the community map effective date for the grandfathered flood zone.
- Insured property has Grandfathering Continuous Coverage - it may continue to use the map information that was effective at the time the policy was initially issued as long as there is no gap in coverage.

**EDIT CRITERIA:** Alphanumeric, Acceptable values:

- 1 - No Grandfathering
- 2 - Grandfathering Built to Code
- 3 - Grandfathering Continuous Coverage

**LENGTH:** 1

**DEPENDENCIES:**

Information is obtained from the Flood Insurance Application. The application provides fields for the '**Rating Map Information**' and the '**Current Map Information**'.

The **Rating Map Information** is used for rating. When there is no grandfathering, the Rating Map Information is obtained from the FIRM in effect on the date of the application. When the built-in-compliance grandfathering rule applies, the Rating Map Information will be obtained from the FIRM in effect at the time of construction. When the continuous-coverage grandfathering rules are applied, the Rating Map Information is obtained from the previous policy.



**DATA ELEMENT:** Grandfathering Type Code (Cont'd.)

**DEPENDENCIES:** (Cont'd.)

The **Current Map Information** must be obtained from the FIRM in effect on the date of application or policy renewal.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

No Grandfathering: For policies with original new business date on or after April 1, 2016, report the 'Rating Map Information' and the 'Current Map Information'. For policies with original new business date prior to April 1, 2016, and the policy effective date is on or after October 1, 2016, report the 'Rating Map Information' and 'Current Map Information'.

Grandfathering Built to Code: Report the 'Rating Map Information' and 'Current Map Information'. The 'Rating Map Information' fields will contain the information that was in effect on the date of construction, and this will be used to calculate the premium. The 'Current Map Information' fields will contain the data from the FIRM in effect at the time of the most recent transaction effective date.

Grandfathering Continuous Coverage: For new business transfer or rollover where a producer indicates grandfathering due to continuous coverage, report the 'Rating Map Information' and 'Current Map Information'. The 'Rating Map Information' fields will contain the information that is reflected at the time of application, and this will be used to calculate the premium. The 'Current Map Information' fields will contain the data from the FIRM in effect at the time of the most recent transaction effective date.

When grandfathering, it is acceptable to have the same community number and panel number in both the Rating Map Information and Current Map Information fields. The suffix should be different, and either the zone or BFE should differ, OR both the zone and BFE will differ. When there is no BFE in one of the BFE fields, 9999.0 should be used.

**NOTE:**

- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - report '1' or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with '1', '2', '3', or blanks regardless of the original new business date.

**DATA ELEMENT:** Newly Mapped Multiplier

**ALIAS:** None

**ACRONYM:** WYO (PMF) NM-MULTI

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

A value applied to the Base Premium for Newly Mapped and Preferred Risk Policies to calculate the premium. The Newly Mapped Multiplier for a Newly Mapped policy is based on the Newly Mapped Date and the Policy Effective Date. It can be referenced in a multiplier table in the Flood Insurance Manual. The Newly Mapped Multiplier is required for all Newly Mapped and Preferred Risk policies. For Preferred Risk policies, the multiplier value is always 1.000.

**EDIT CRITERIA:** Alphanumeric - must be 4 digits with an imbedded decimal point; otherwise will be blank.

**LENGTH:** 5 (Format should be reported with thousands and a decimal point. Example: 1.000)

**DEPENDENCIES:** Information is obtained from the Flood Insurance Manual.

**SYSTEM FUNCTION:** Premium calculation

**REPORTING REQUIREMENT:** Required for Preferred Risk policies and Newly Mapped policies.

- Required for policies with Risk Rating method 'R' (Newly Mapped) and '7' (Preferred Risk) with an effective date on or after April 1, 2016.
- Policies with Risk Rating method 'R' (Newly Mapped) must report a valid value based on the Multiplier table.
- Policies with Risk Rating method '7' (Preferred Risk) must report '1.000'.

**NOTE:** As part of the premium calculation, the multiplier will be applied to data element 'Newly Mapped/PRP Base Premium'.

**DATA ELEMENT:** Newly Mapped/PRP Base Premium

**ALIAS:** None

**ACRONYM:** WYO (PMF) NM-PRP-BASE-PREM

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The base premium for Preferred Risk and Newly Mapped policies with an effective date on or after 4/1/2016. The base premium contains the initial premium amount before applying the ICC premium, Newly Mapped Multiplier, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge and Federal Policy Fee. The base premium amount can be obtained from the Preferred Risk and Newly Mapped Premium tables located in the Flood Insurance Manual.

**EDIT CRITERIA:** Signed numeric in whole dollars.

**LENGTH:** 7

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Premium calculation

**REPORTING REQUIREMENT:** Required for Newly Mapped and Preferred Risk and Newly Mapped policies.

- Required for policies with Risk Rating method 'R' (Newly Mapped) and '7' (Preferred Risk) with an effective date on or after April 1, 2016. All remaining Risk Rating methods must report blank.
- Policies with Risk Rating method 'R' (Newly Mapped) and '7' (Preferred Risk) must report a valid value based on the premium tables in the Flood Insurance Manual.

**DATA ELEMENT:** Pre-FIRM Subsidy Eligibility Indicator

**ALIAS:** None

**ACRONYM:** WYO (PMF) PF-SUB-ELIG

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This indicator determines if a Pre-FIRM policy is eligible to use Pre-FIRM subsidized rates for selected flood zones. If a policy is not eligible for Pre-FIRM subsidized rates, full-risk rates must be used.

**EDIT CRITERIA:** Alphanumeric. Acceptable values: **N, Y, blank**

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Rating information

**REPORTING REQUIREMENT:** Required for all Pre-FIRM policies (Post-FIRM indicator is 'N') and with original new business date on or after April 1, 2016.

**NOTE:**

- Group Flood, MPPP, and Provisional rated policies can be reported with blanks.
- If the Pre-FIRM Subsidy Eligibility Indicator is not blank, then it must be reported with either 'N' or 'Y'.
- If Post-FIRM is 'N' and the Pre-FIRM Subsidy Eligibility Indicator is 'N', policies rated with zones Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30 and D cannot be rated using Pre-FIRM subsidized rates (Rate Tables 2A, 2B, 2C, or 2D in Rating Section of the Flood Insurance manual (FIM), or Rate Tables 3A (Pre-FIRM only), 3B, 4A (Pre-FIRM only), 4B, 4C in the Condominium Section of the FIM). Instead, these policies must be rated using full risk rating (those reported with zones Unnumbered A, AE, A1-A30, VE, V1-V30 cannot have default elevation difference).



PART 5 - CODES  
Table of Contents

PART 5 - CODES

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	5-1
Additions/Extensions Indicator.....	5-1
Agricultural Structure Indicator.....	5-1
Area below Elevated Floor - Elevators.....	5-1
Area below Elevated Floor - Enclosed Finished Area Indicator..	5-1
Area below Elevated Floor - Garage Indicator.....	5-1
Area below Elevated Floor - M/E Indicator.....	5-1
Area below Elevated Floor - M/E Value Indicator.....	5-2
Area below Elevated Floor - Washer/Dryer Indicator.....	5-2
Area below Elevated Floor - Washer/Dryer Value Indicator.....	5-2
Basement M/E Indicator.....	5-2
Basement M/E Value Indicator.....	5-2
Basement Washer/Dryer Indicator.....	5-2
Basement Washer/Dryer Value Indicator.....	5-2
Basement/Enclosure/Crawlspace Type.....	5-3
Building Construction Date Type.....	5-3
Building Damage Subject to Policy Exclusions (ACV).....	5-3
Building Description Type.....	5-3
Building in Course of Construction Indicator.....	5-4
Building on Federal Land Indicator.....	5-4
Building over Water Type.....	5-4
Building Purpose Type.....	5-4
Building Walled/Roofed Indicator.....	5-4
Business Property Indicator.....	5-4
Cancellation/Voidance Reason.....	5-5
Cause of Loss.....	5-5
Claim Closed Without Payment Reason - Building.....	5-6
Claim Closed Without Payment Reason - Contents.....	5-6
Claim Closed Without Payment Reason - ICC.....	5-6
Claim Status Indicator.....	5-6
Coinsurance Claim Settlement Indicator.....	5-7
Community Identification Number (Rating Map Information).....	5-7
Condominium Form of Ownership Indicator.....	5-7
Condominium Indicator.....	5-7

PART 5 - CODES  
Table of Contents

Contents Damage Subject to Policy Exclusions (ACV).....5-7  
Coverage Required for Disaster Assistance.....5-7  
Current Map Info - Community Identification Number.....5-7  
Deductible - Applicable to Building Claim Payment.....5-8  
Deductible - Applicable to Contents Claim Payment.....5-8  
Deductible - Building.....5-9  
Deductible - Contents.....5-9  
Diagram Number.....5-10  
Duration Building Will Not Be Habitable.....5-10  
Elevated Building Indicator.....5-10  
Elevating Foundation Type.....5-10  
Elevation Certificate Indicator.....5-10  
Enclosure Material Type.....5-11  
Enclosure Type.....5-11  
Enclosure Use Indicator.....5-11  
Engineered Flood Openings Indicator.....5-11  
Entire Building Coverage Indicator.....5-11  
Exterior Wall Structure Type.....5-12  
Exterior Wall Surface Treatment.....5-12  
Factors Related to Cause of Loss.....5-12  
Final Payment Indicator - Building.....5-12  
Final Payment Indicator - Contents.....5-13  
Final Payment Indicator - ICC.....5-13  
Flood Characteristics.....5-13  
Flood Openings Indicator.....5-13  
Floodproofed Indicator.....5-13  
Floor Below Grade Indicator.....5-13  
Foundation Type.....5-14  
Garage Flood Openings Indicator.....5-14  
Garage Indicator.....5-14  
Garage M/E Indicator.....5-14  
Garage Use Indicator.....5-14  
Grandfathering Type Code.....5-15  
HFIAA Indicator.....5-15  
HFIAA Loss Indicator.....5-15  
House Worship Indicator.....5-15  
ICC Claim Indicator.....5-15  
ICC Mitigation Indicator.....5-15

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

	<u>Page</u>
Insurance to Value Ratio Indicator.....	5-16
Lender Indicator.....	5-16
Location of Contents Indicator.....	5-16
Mandatory Purchase Indicator.....	5-16
Mitigation Offer Indicator.....	5-16
Name Format Indicator.....	5-16
Name or Descriptive Information Indicator.....	5-17
New/Rollover/Transfer Indicator.....	5-17
Non-Profit Entity Indicator.....	5-17
Number of Floors (Including Basement)/Building Type.....	5-17
Obstruction Type.....	5-17
Occupancy Type.....	5-19
Policy Assignment Type.....	5-19
Policy Status Indicator.....	5-19
Policy Term Indicator.....	5-20
Post-FIRM Construction Indicator.....	5-20
Pre-FIRM SFHA - Community Reinstatement Indicator.....	5-20
Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator.....	5-20
Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator.....	5-20
Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension Indicator.....	5-20
Pre-FIRM Subsidy Eligibility Indicator.....	5-20
Premium Payment Indicator.....	5-21
Primary Residence Indicator.....	5-21
Property Purchase Indicator.....	5-21
Regular/Emergency Program Indicator.....	5-21
Rental Property Indicator.....	5-21
Repetitive Loss Target Group Indicator.....	5-21
Replacement Cost Indicator.....	5-21
Risk Rating Method.....	5-22
Sml-Business Indicator.....	5-22
Special Expense Type.....	5-22
SRL Property Indicator.....	5-22
State-Owned Property.....	5-23
Subsidized Rated Indicator.....	5-23
Substantial Improvement Indicator.....	5-23
Tenant Building Coverage Indicator.....	5-23
Tenant Indicator.....	5-23
Valid Policy Indicator.....	5-23
Value of Building Items Subject to Policy Exclusions (ACV)...	5-24
Value of Contents Items Subject to Policy Exclusions (ACV)...	5-24
Waiting Period Type.....	5-24
WYO Transaction Code.....	5-24
1981 Post-FIRM V Zone Certification Indicator.....	5-25



PART 5 - CODES

**INTRODUCTION**

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

ADDITIONS/EXTENSIONS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
None	N
Building includes Additions/Extensions	I
Building excludes Additions/Extensions	X
Building is Addition/Extension	A

AGRICULTURAL STRUCTURE INDICATOR

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

AREA BELOW ELEVATED FLOOR - ELEVATORS

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

AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR

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

AREA BELOW ELEVATED FLOOR - GARAGE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Adjacent to the elevated floor	A
Beneath the elevated floor	B
No garage	N

AREA BELOW ELEVATED FLOOR - M/E INDICATOR

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

**AREA BELOW ELEVATED FLOOR - M/E VALUE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$10,000	1
\$10,001 to \$20,000	2
Over \$20,000	3

**AREA BELOW ELEVATED FLOOR - WASHER/DRYER INDICATOR**

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

**AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$5,000	1
\$5,001 to \$10,000	2
Over \$10,000	3

**BASEMENT M/E INDICATOR**

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

**BASEMENT M/E VALUE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$10,000	1
\$10,001 to \$20,000	2
Over \$20,000	3

**BASEMENT WASHER/DRYER INDICATOR**

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

**BASEMENT WASHER/DRYER VALUE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$5,000	1
\$5,001 to \$10,000	2
Over \$10,000	3

**BASEMENT/ENCLOSURE/CRAWLSPACE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
None	0
Finished Basement/Enclosure	1
Unfinished Basement/Enclosure	2
Crawlspace	3
Subgrade Crawlspace	4

**BUILDING CONSTRUCTION DATE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Building Permit Date	1
Date of Construction	2
Substantial Improvement Date	3
Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities	4
Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision: Date of Permanent Placement	5

**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 DESCRIPTION TYPE**

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

**BUILDING IN COURSE OF CONSTRUCTION INDICATOR**

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

**BUILDING ON FEDERAL LAND INDICATOR**

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

**BUILDING OVER WATER TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Not over Water	1
Partially over Water	2
Fully/Entirely over Water	3

**BUILDING PURPOSE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Mixed Use	M
Non-Residential (100%)	N
Residential (100%)	R

**BUILDING WALLED/ROOFED INDICATOR**

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

**BUSINESS PROPERTY INDICATOR**

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

**CANCELLATION/VOIDANCE REASON**

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

**CAUSE OF LOSS**

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

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

<u>DESCRIPTION</u>	<u>CODE</u>
Claim denied that was less than deductible	01
Seepage	02
Backup drains	03
Shrubs not covered	04
Sea wall	05
Not actual flood	06
Loss in progress	07
Failure to pursue claim	08
Debris removal only	09
Fire	10
Fence damage	11
Hydrostatic pressure	12
Drainage clogged	13
Boat piers	14
Not insured, damage before inception of policy	15
Not insured, wind damage	16
Type of erosion not included in definition of flood or flooding	17
Landslide	18
Type of mudflow not included in definition of flood or flooding	19
No demonstrable damage	20
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

**CLAIM CLOSED WITHOUT PAYMENT REASON - ICC**

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

**CLAIM STATUS INDICATOR**

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

**COINSURANCE CLAIM SETTLEMENT INDICATOR**

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

**COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION)**

See Community Status Book or Community Master File.

**CONDOMINIUM FORM OF OWNERSHIP INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes (condo)	Y
No (not condo)	N

**CONDOMINIUM INDICATOR**

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

**CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)**

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

**COVERAGE REQUIRED FOR DISASTER ASSISTANCE**

<u>DESCRIPTION</u>	<u>CODE</u>
Not Required	0
SBA	1
FEMA	2
FHA	3
HHS (canceled, effective October 1, 2009)	4
Other Agency	5

**CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER**

See Community Status Book or Community Master File.

**DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT**

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

**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



**DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT (cont.)**

\$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
\$ 1,250	F
\$ 1,500	G

**DEDUCTIBLE - CONTENTS**

<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
\$ 1,250	F
\$ 1,500	G

**DIAGRAM NUMBER**

Refer to the Flood Insurance Manual - Lowest Floor Guide Section.

<u>DESCRIPTION</u>	<u>CODE</u>
Build Diagram #1 (includes Diagrams 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade)	1
Building Diagram #2	2
Building Diagram #3	3
Building Diagram #4	4
Building Diagram #5	5
Building Diagram #6	6
Building Diagram #7	7
Building Diagram #8	8
Building Diagram #9 (subgrade crawlspace)	9

**DURATION BUILDING WILL NOT BE HABITABLE**

<u>DESCRIPTION</u>	<u>CODE</u>
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

**ELEVATED BUILDING INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Elevated Building	Y
Not Elevated Building	N

**ELEVATING FOUNDATION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Piers, Posts or Piles	1
Reinforced Masonry Piers or Concrete Piers or Columns	2
Reinforced Concrete Shear Walls	3
Wood Shear Walls (not approved for elevating in V zones)	4
Solid Foundation Walls (not approved for elevating in V zones)	5

**ELEVATION CERTIFICATE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
<u>Post-FIRM Zone A Rate Tables:</u>	
No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage	1
No Elevation Certificate, original effective date on or after October 1, 1982, with no break in	

insurance coverage	2
Elevation Certificate with BFE	3
Elevation Certificate without BFE	4

Provisionally Rated Post-FIRM Zone AE (A1-A30) or Post-FIRM Zone A Where the Community Provides BFEs:

Basement or Subgrade Crawlspace	A
Fill or Crawlspace	B
Piles, Piers, or Columns with Enclosure	C
Piles, Piers, or Columns without Enclosure	D
Slab on Grade	E

**ENCLOSURE MATERIAL TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Insect Screening	1
Light Wood Lattice	2
Solid Wood Frame Walls	3
Solid Wood Frame Walls (Non-Breakaway)	4
Masonry Walls	5
Masonry Walls (Non-Breakaway)	6
Other	7

**ENCLOSURE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Fully	F
None	N
Partially	P

**ENCLOSURE USE INDICATOR**

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

**ENGINEERED FLOOD OPENINGS INDICATOR**

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

**ENTIRE BUILDING COVERAGE INDICATOR**

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

**EXTERIOR WALL STRUCTURE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Reinforced Concrete	1
Concrete Block	2
Wood Stud	3
Steel and Glass	4
Brick or Stone	5
Other	6

**EXTERIOR WALL SURFACE TREATMENT**

<u>DESCRIPTION</u>	<u>CODE</u>
Unfinished	1
Stone/Brick Veneer	2
Stucco	3
Sheathing/Siding	
Wood	4
Metal	5
Vinyl	6
Other	7

**FACTORS RELATED TO CAUSE OF LOSS**

<u>DESCRIPTION</u>	<u>CODE</u>
Improper Building	A
Improper Grading	B
Improper Water Diversion	C
Debris Accumulation	D
Inadequate Storm Drain System	E
Negligent Maintenance of Storm Drain System	F
Failure to Use Pumps	G
Inadequate Pumps	H
Pump Failure	I
Dam Failure	J
Excessive Water Release from Dam	K
Excessive Water Release from Other Source	L
Failure of Other Flood Control Measures	M
Other Violation of Floodplain Management Regulations	N
Other Factor That Identifies a Responsible Party of Act	O

**FINAL PAYMENT INDICATOR - BUILDING**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FINAL PAYMENT INDICATOR - CONTENTS**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FINAL PAYMENT INDICATOR - ICC**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FLOOD CHARACTERISTICS**

<u>DESCRIPTION</u>	<u>CODE</u>
Velocity Flow	1
Low-Velocity Flow or Ponding	2
Wave Action	3
Mudflow	4
Erosion	5

**FLOOD OPENINGS INDICATOR**

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

**FLOODPROOFED INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Floodproofed	Y
Not Floodproofed	N

**FLOOR BELOW GRADE INDICATOR**

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

**FOUNDATION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Concrete Piles	11
Wood Piles	12
Steel Piles	13
Reinforced Concrete Piers	21
Reinforced Concrete Block Piers	22
Unreinforced Concrete Block Piers	23
Brick Piers	24
Other Piers	25
Wood Posts	30
Reinforced Concrete Walls	41
Concrete Block Walls	42
Reinforced Concrete Shear Walls	43
Treated Plywood	44
Brick Walls	45
Other Walls	46
Concrete Slab	50
Reinforced Masonry Piers/Concrete Piers or Columns	52
Reinforced Concrete Shear Walls	54
Wood Shear Walls	56
Solid Foundation Walls	58
Other	60

**GARAGE FLOOD OPENINGS INDICATOR**

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

**GARAGE INDICATOR**

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

**GARAGE M/E INDICATOR**

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

**GARAGE USE INDICATOR**

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

**GRANDFATHERING TYPE CODE**

<u>DESCRIPTION</u>	<u>CODE</u>
No Grandfathering	1
Grandfathering Built to Code	2
Grandfathering Continuous Coverage	3

**HFIAA INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
Blank (Not a HFIAA policy)	Blank

**HFIAA LOSS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
Blank (Loss not associated with a HFIAA policy)	Blank

**HOUSE WORSHIP INDICATOR**

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

**ICC CLAIM INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Not an ICC Claim	N or Blank
Repetitive Loss ICC Claim	R
Substantial Damage ICC Claim	S

**ICC MITIGATION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Demolition	D
Elevation	E
Other	O
Relocation	R
Floodproof	F

**INSURANCE TO VALUE RATIO INDICATOR**

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

**LENDER INDICATOR**

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

**LOCATION OF CONTENTS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Only	1
Basement/Enclosure/Crawlspace/Subgrade Crawlspace and Above	2
Lowest Floor Only Above Ground Level (No Basement/Enclosure/ Crawlspace/Subgrade Crawlspace)	3
Lowest Floor Above Ground Level and Higher Floors (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace)	4
Above Ground Level More Than One Full Floor	5
Manufactured (Mobile) Home or Travel Trailer on Foundation	6

**MANDATORY PURCHASE INDICATOR**

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

**MITIGATION OFFER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Refused mitigation offer	Y
No offer or did not refuse mitigation offer	N or Blank

**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
Legal Address	L

**NEW/ROLLOVER/TRANSFER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
New Issue	N
Rollover/Renewal	R
Rollover/Renewal with Elevation Certification Date Prior to October 1, 1997 (effective May 1, 2005, code no longer valid)	E
Rewritten for TRRP Cancellation Reason Codes 22, 24 and 25	Z
Transfer	T

**NON-PROFIT ENTITY INDICATOR**

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

**NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE**

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

**OBSTRUCTION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20

**OBSTRUCTION TYPE (cont'd.)**

<u>DESCRIPTION</u>	<u>CODE</u>
With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor	50
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit.	91
With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.	92
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE.	94

**OBSTRUCTION TYPE (cont'd)**

<u>DESCRIPTION</u>	<u>CODE</u>
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE, but no machinery and equipment (M&E) servicing the building is located below the BFE.	95
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage.	96
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE.	97
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE.	98

**OCCUPANCY TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Other Non Residential	4
Non Residential - Business	6

**POLICY ASSIGNMENT TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
No assignment	N or Blank
Assignment due to new purchase	P
Other Assignment	O

**POLICY STATUS INDICATOR**

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

**POLICY TERM INDICATOR**

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

**POST-FIRM CONSTRUCTION INDICATOR**

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

**PRE-FIRM SFHA - COMMUNITY REINSTATEMENT INDICATOR**

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

**PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR**

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

**PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR**

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

**PRE-FIRM SFHA - PRIOR POLICY LAPSED RESULT OF COMMUNITY SUSPENSION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes (due to community suspension)	Y
No	N

**PRE-FIRM SUBSIDY ELIGIBILITY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Eligible for Pre-FIRM subsidized rates	Y
Not eligible for Pre-FIRM subsidized rates	N or Blank

**PREMIUM PAYMENT INDICATOR**

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

**PRIMARY RESIDENCE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Primary Residence of Insured	Y
Non-Primary Residence	N

**PROPERTY PURCHASE INDICATOR**

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

**REGULAR/EMERGENCY PROGRAM INDICATOR**

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

**RENTAL PROPERTY INDICATOR**

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

**REPETITIVE LOSS TARGET GROUP INDICATOR**

(cancelled effective October 1,2013 - renamed to SRL Property Indicator)

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

**REPLACEMENT COST INDICATOR**

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

**RISK RATING METHOD**

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A
Pre-FIRM Elevation Rated Flood Insurance Manual	B
FEMA Pre-FIRM Special Rates	E
Leased Federal Properties	F
Group Flood Insurance Policy	G
Preferred Risk Policy (A PRP issued in the 1st year of PRP Eligibility under the PRP Eligibility Extension)	P
Preferred Risk Policy (subsequent renewals beginning with 2nd year of PRP Eligibility under the PRP Eligibility Extension)	Q
Newly Mapped into SFHA	R
FEMA Special Rates	S
Severe Repetitive Loss Properties (effective October 1, 2013, code no longer valid)	T
Pre-FIRM Elevation Rated Specific Rates	W

**SML-BUSINESS INDICATOR**

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

**SPECIAL EXPENSE TYPE**

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

**SRL PROPERTY INDICATOR**

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

**STATE-OWNED PROPERTY**

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

**SUBSIDIZED RATED INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Not Subsidized	N
Emergency Program (based on program type)	E
Pre-FIRM subsidized	P

**SUBSTANTIAL IMPROVEMENT INDICATOR**

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

**TENANT BUILDING COVERAGE INDICATOR**

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

**TENANT INDICATOR**

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

**VALID POLICY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Default	0
No Duplicate policy	1
No PRP Repetitive Loss property	2
No SRL property	3

**VALUE OF BUILDING ITEMS SUBJECT  
TO POLICY EXCLUSIONS (ACV)**

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

**VALUE OF CONTENTS ITEMS SUBJECT  
TO POLICY EXCLUSIONS (ACV)**

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

**WAITING PERIOD TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Loan Closing	C
Map Revision	M
No Waiting Period	N
Standard	S

**WYO TRANSACTION CODE**

<u>DESCRIPTION</u>	<u>CODE</u>
Premium Transactions	
New Business - required	11A
Policy Reinstatement without Policy Changes - required	14A
Policy Reinstatement with Policy Changes - required	15A
Renewal - required	17A
Endorsement - required	20A
Policy Correction - required	23A
Cancellation - required	26A
Cancellation Correction - required	29A
Loss Transactions	
Open Claim/Loss - Initial Reserve - required	31A
Open Claim/Loss - Initial Reserve - optional	31B
Reopen Claim/Loss - required	34A
Change Reserve - required	37A
Partial Payment - required	40A
Close Claim/Loss - required	43A



WYO TRANSACTION CODE (cont'd)

<u>DESCRIPTION</u>	<u>CODE</u>
Close Claim/Loss - optional	43B
Close Claim/Loss Without Payment - required	46A
Addition to Final Payment - required	49A
Addition to Final Payment - optional	49B
Recovery After Final Payment - required	52A
Recovery After Final Payment - optional	52B
Loss Correction Transactions	
General Claim/Loss Correction - required	61A
General Claim/Loss Correction - optional	61B
Claim Payment Correction - required	64A
Recovery Correction - required	67A
Special Allocated Loss Adjustment Expense - required	71A
Special Allocated Loss Adjustment Expense Correction - required	74A
Change Keys	
Change Policy Number Key - required	81A
Change Date of Loss Key - required`	84A
Change Claim Payment Key - required	87A
Lender Data (Expired Policy Notification) - required	99A
Mailing Address Data - required	12A

1981 POST-FIRM V ZONE CERTIFICATION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes, Certification Provided	Y
No, Certification Not Provided	N

**11 New Business**

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

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

**11 New Business (Cont'd.)**

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

**11 New Business (Cont'd.)**

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

**11 New Business (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
Reserved for NFIP Use2	242	759-1000

This page is intentionally left blank.



## 12 Mailing Address Data

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

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

**14 Policy Reinstatement Without Policy Changes**

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

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



**15 Policy Reinstatement With Policy Changes**

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

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

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

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

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

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

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

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Garage Total Net Area	6	680-685
Garage Use Indicator	1	686
House of Worship Indicator	1	687
Lender Indicator	1	688
Mandatory Purchase Indicator	1	689
Newly Mapped Date	8	690-697
Non-Profit Entity Indicator	1	698
Pre-Firm SFHA - Community Reinstatement Date	8	699-706
Pre-Firm SFHA - Community Reinstatement Indicator	1	707
Pre-Firm SFHA - Community Suspension Date	8	708-715
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	716
Pre-Firm SFHA - Prior Policy Indicator	1	717
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	718
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	719
Rate Table Code	3	720-722
Rated Map Date	8	723-730
Substantial Improvement Date	8	731-738
Small Business Building Indicator	1	739
Total Area of Flood Openings	6	740-745
Total Area Garage Flood Openings	6	746-751
Pre-FIRM Subsidy Eligibility Indicator	1	752
Newly Mapped Multiplier	5	753-757
Newly Mapped/PRP Base Premium	7	758-764
Reserved for NFIP Use2	236	765-1000

This page is intentionally left blank.



**17 Renewal**

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (17A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Total Calculated Premium	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
Filler	9	269-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Filler	3	281-283

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

**17 Renewal (Cont'd.)**

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

**17 Renewal (Cont'd.)**

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



**17 Renewal (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
Reserved for NFIP Use2	242	759-1000

This page is intentionally left blank.



## 20 Endorsement

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (20A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Endorsement Premium Amount	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover/Transfer Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Filler	3	281-283

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

**20 Endorsement (Cont'd.)**

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

**20 Endorsement (Cont'd.)**

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

**20 Endorsement (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
Reserved for NFIP Use2	242	759-1000

This page is intentionally left blank.



## 23 Policy Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (23A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Premium (incremental adjustment to Total Calculated Premium or Endorsement Premium)	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover/Transfer Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Filler	3	281-283

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



**23 Policy Correction (Cont'd.)**

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

**23 Policy Correction (Cont'd.)**

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

**23 Policy Correction (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
Reserved for NFIP Use2	242	759-1000

This page is intentionally left blank.



## 26 Cancellation

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

## 29 Cancellation Correction

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



### III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$/100 <sup>6</sup>	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Additions/Extensions Indicator	R	-	-	X
Agricultural Structure Indicator	R	-	-	X
Alteration Date	R	-	-	9(8)YYYYMMDD
Application Date	R	-	-	9(8)YYYYMMDD
Area Below Elevated Floor - Elevators	R	-	-	X
Area Below Elevated Floor - Enclosed Finished Area Indicator	R	-	-	X
Area Below Elevated Floor - Garage Indicator	R	-	-	X
Area Below Elevated Floor - M/E Indicator	R	-	-	X
Area Below Elevated Floor - M/E Value Amount	R	-	-	9(6)
Area Below Elevated Floor - M/E Value Indicator	R	-	-	X
Area Below Elevated Floor - Number of Flood Openings	R	-	-	9(3)
Area Below Elevated Floor - W/D Indicator	R	-	-	X
Area Below Elevated Floor - W/D Value Amount	R	-	-	9(6)
Area Below Elevated Floor - W/D Value Indicator	R	-	-	X
Base Flood Elevation (BFE) (Rating Map Info.)	R	S	-	S9(5)V9
Basement/Enclosure/Crawlspace Type	R	-	-	X
Basement M/E Indicator	R	-	-	X
Basement M/E Value Amount	R	-	-	9(6)
Basement M/E Value Indicator	R	-	-	X
Basement W/D Indicator	R	-	-	X
Basement W/D Value Amount	R	-	-	9(6)
Basement W/D Value Indicator	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Building Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Building Claim Payment Recovery	I	S	\$¢	S9(10)V99
Building Construction Date Type	R	-	-	X
Building Damage Subject to Policy Exclusions (ACV)	R	-	-	X
Building in Course of Construction Indicator	R	-	-	X
Building on Federal Land Indicator	R	-	-	X
Building over Water Type	R	-	-	X
Building Purpose Type	R	-	-	X
Building Purpose Type Percent	R	-	-	9(2)
Building Description Type	R	-	-	XX
Building Walled/Roofed Indicator	R	-	-	X
Business Property Indicator	R	-	-	X
Cancellation/Voidance Reason	R	-	-	XX
Case File Num. for Disaster Assistance	R	-	-	X(9)
Catastrophe Number	R	-	-	9(3)
Cause of Loss	R	-	-	X

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

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

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

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



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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Expense of Manufactured (Mobile)				
Home Removal	R	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Exterior Water Depth - Appurtenant	R	S	-	S9(4)
Exterior Water Depth - Main	R	S	-	S9(4)
Factors Related to Cause of Loss	R	-	-	X
Federal Policy Fee	I	S	\$	S9(5)
Federal Policy Fee - Refunded	I	S	\$¢	S9(5)V99
Final Payment Indicator - Bldg.	R	-	-	X
Final Payment Indicator - Cont.	R	-	-	X
Final Payment Indicator - ICC	R	-	-	X
First Lender City	R	-	-	X(30)
First Lender Loan Number	R	-	-	X(15)
First Lender Name	R	-	-	X(30)
First Lender State	R	-	-	X(2)
First Lender Street Address	R	-	-	X(50)
First Lender ZIP Code	R	-	-	9(9)
Flood Characteristics	R	-	-	X
Flood Openings Indicator	R	-	-	X
Flood Risk Zone (Rating Map Info.)	R	-	-	X(3)
Floodproofed Indicator	R	-	-	X
Floor Below Grade Indicator	R	-	-	X
Foundation Type	R	-	-	XX
Garage Flood Openings Indicator	R	-	-	X
Garage Indicator	R	-	-	X
Garage M/E Indicator	R	-	-	X
Garage - Number of Flood Openings	R	-	-	9(3)
Garage Total Net Area	R	-	-	9(6)
Garage Use Indicator	R	-	-	X
Grandfathering Type Code	R	-	-	X
HFIAA Indicator	R	-	-	X
HFIAA Loss Indicator	R	-	-	X
HFIAA Surcharge	I	S	\$	S9(8)
HFIAA Surcharge - Refunded	I	S	\$¢	S9(8)V99
House of Worship Indicator	R	-	-	X
ICC Actual Expense	R	-	-	9(10)
ICC Claim Indicator	R	-	-	X
ICC Claim Payment	I	S	\$¢	S9(5)V99
ICC Claim Payment Recovery	I	S	\$¢	S9(5)V99
ICC Flood Damage Amount - Prior	R	-	-	9(10)
ICC Mitigation Indicator	R	-	-	X
ICC Premium WYO	R	-	\$	9(3)
ICC Prior Date of Loss	R	-	-	9(8)YYYYMMDD
ICC Property Value - Current	R	-	-	9(10)
ICC Property Value - Prior	R	-	-	9(10)
Insurance to Value Ratio Indicator	R	-	-	X
Insured First Name	R	-	-	X(25)
Insured Last Name	R	-	-	X(25)
Interior Water Depth - Appurtenant	R	S	-	S9(4)
Interior Water Depth - Main	R	S	-	S9(4)
Lender Indicator	R	-	-	X
Location of Contents Indicator	R	-	-	X

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Lowest Adjacent Grade	R	S	-	S9(5)V9
Lowest Floor Elevation	R	S	-	S9(5)V9
Mailing City	R	-	-	X(30)
Mailing State	R	-	-	X(2)
Mailing Street Address	R	-	-	X(50)
Mailing ZIP Code	R	-	-	9(9)
Mandatory Purchase Indicator	R	-	-	X
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8)YYYYMMDD
New Payment Date	Key	-	-	9(8)YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover/Transfer Indicator	R	-	-	X
Newly Mapped Date	R	-	-	9(8)YYYYMMDD
Newly Mapped Multiplier	R	-	-	9.999
Newly Mapped/PRP Base Premium	I	S	\$	S9(7)
Non-Profit Entity Indicator	R	-	-	X
Number of Elevators	R	-	-	X(2)
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8)YYYYMMDD
Old Payment Date	Key	-	-	9(8)YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Original Construction Date	R	-	-	9(8)YYYYMMDD
Original Submission Month	Key	-	-	9(6)YYYYMM
Payment Date	Key	-	-	9(8)YYYYMMDD
Payment Recovery Date	R	-	-	9(8)YYYYMMDD
Policy Assignment Type	R	-	-	X
Policy Effective Date	R	-	-	9(8)YYYYMMDD
Policy Expiration Date	R	-	-	9(8)YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8)YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Pre-Firm SFHA - Community Reinstatement Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Community Reinstatement Indicator	R	-	-	X
Pre-Firm SFHA - Community Suspension Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	R	-	-	X

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

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

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

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

■ This page is intentionally left blank.

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Reinstatement Federal Policy Fee	I	S	\$¢	S9(5)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Reinstatement Reserve Fund Assessment	I	S	\$¢	S9(8)V99
Reinstatement HFIAA Surcharge	I	S	\$¢	S9(8)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Rental Property Indicator	R	-	-	X
Repetitive Loss ID Number	R	-	-	9(7)
**Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve - Building	R	-	\$¢	9(10)V99
Reserve - Contents	R	-	\$¢	9(7)V99
Reserve - ICC	R	-	\$¢	9(5)V99
Reserve Fund Assessment	I	S	\$	S9(8)
Reserve Fund Assessment - Refunded	I	S	\$¢	S9(8)V99
Risk Rating Method	R	-	-	X
Second Lender City	R	-	-	X(30)
Second Lender Loan Number	R	-	-	X(15)
Second Lender Name	R	-	-	X(30)
Second Lender State	R	-	-	X(2)
Second Lender Street Address	R	-	-	X(50)
Second Lender ZIP Code	R	-	-	9(9)
Small Business Building Indicator	R	-	-	X
Sort Sequence Key	Key	-	-	X
Special Expense Amount	I	S	\$¢	S9(7)V99
Special Expense Date	R	-	-	9(8)YYYYMMDD
Special Expense Type	R	-	-	X
SRL Property Indicator	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Subsidized Rated Indicator	R	-	-	X
Substantial Improvement Date	R	-	-	9(8)YYYYMMDD
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Tenant Building Coverage Indicator	R	-	-	X
Tenant Indicator	R	-	-	X
Total Amt. of Insurance - Building	R	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	\$/100	9(5)
Total Area Flood Openings	R	-	-	9(6)
Total Area Garage Flood Openings	R	-	-	9(6)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	-	\$	9(10)
Total Calculated Premium	R	S	\$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	-	\$	9(7)

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

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

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

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

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

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



RECORD LAYOUT

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

\* Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.



Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	5	505-509
NFIP Additional Limit Amount of Insurance - Building	8	510-517
NFIP Additional Limit Rate - Building	5	518-522
NFIP Basic Limit Amount of Insurance - Contents	8	523-530
NFIP Basic Limit Rate - Contents	5	531-535
NFIP Additional Limit Amount of Insurance - Contents	8	536-543
NFIP Additional Limit Rate - Contents	5	544-548
NFIP Total Premium Refund*	9	549-557
NFIP CRS Classification Credit Percentage	2	558-559
NFIP Federal Policy Fee	5	560-564
NFIP Federal Policy Fee - Refunded*	7	565-571
NFIP Community Probation Surcharge Amount	3	572-574
NFIP Deductible Discount Percentage	5	575-579

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

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

Record Layout (cont'd.)

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

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

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

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Description Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
HFIAA Indicator		1	1144
HFIAA Surcharge		8	1145-1152
HFIAA Surcharge - Refunded*		10	1153-1162
Agricultural Structure Indicator		1	1163
Area Below Elevated Floor - Elevators		1	1164
Area Below Elevated Floor - Encl Finish Area Ind		1	1165
Area Below Elevated Floor - Garage Indicator		1	1166
Area Below Elevated Floor - M/E Indicator		1	1167

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

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Area Below Elevated Floor - M/E Value Amount	6	1168-1173
Area Below Elevated Floor - M/E Value Indicator	1	1174
Area Below Elevated Floor - Number of Flood Openings	3	1175-1177
Area Below Elevated Floor - W/D Indicator	1	1178
Area Below Elevated Floor - W/D Value Amount	6	1179-1184
Area Below Elevated Floor - W/D Value Indicator	1	1185
Basement M/E Indicator	1	1186
Basement M/E Value Amount	6	1187-1192
Basement M/E Value Indicator	1	1193
Basement W/D Indicator	1	1194
Basement W/D Value Amount	6	1195-1200
Basement W/D Value Indicator	1	1201
Building on Federal Land	1	1202
Building Purpose Type Percent	2	1203-1204
Building Walled/Roofed Indicator	1	1205
Current Map Date	8	1206-1213
Elevating Foundation Type	1	1214
Enclosure Material Type	1	1215
Enclosure Size	6	1216-1221
Enclosure Use Indicator	1	1222
Engineered Flood Openings Indicator	1	1223
Entire Building Coverage Indicator	1	1224
Flood Openings Indicator	1	1225
Floor Below Grade Indicator	1	1226
Garage Flood Openings Indicator	1	1227
Garage Indicator	1	1228
Garage M/E Indicator	1	1229
Garage - Number of Flood Openings	3	1230-1232
Garage Total Net Area	6	1233-1238
Garage Use Indicator	1	1239
House of Worship Indicator	1	1240
Lender Indicator	1	1241
Mandatory Purchase Indicator	1	1242
Newly Mapped Date	8	1243-1250
Non-Profit Entity Indicator	1	1251
Pre-Firm SFHA - Community Reinstatement Date	8	1252-1259
Pre-Firm SFHA - Community Reinstatement Indicator	1	1260
Pre-Firm SFHA - Community Suspension Date	8	1261-1268
Pre-Firm SFHA - Lender Req Under Mandatory Purch Ind	1	1269
Pre-Firm SFHA - Prior Policy Indicator	1	1270
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	1271
Pre-Firm SFHA - Prior Pol Laps Result Comm Susp Ind	1	1272
Rate Table Code	3	1273-1275
Rated Map Date	8	1276-1283
Substantial Improvement Date	8	1284-1291
Small Business Building Indicator	1	1292
Total Area of Flood Openings	6	1293-1298
Total Area Garage Flood Openings	6	1299-1304
Pre-FIRM Subsidy Eligibility Indicator	1	1305
Newly Mapped Multiplier	5	1306-1310
Newly Mapped/PRP Base Premium	7	1311-1317
NFIP Newly Mapped Multiplier	5	1318-1322
NFIP Newly Mapped/PRP Base Premium	7	1323-1329
Reserved for NFIP Use2	70	1330-1399

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

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

FD           Output - File  
             Label Records are Standard  
             Block Contains 32 Records  
             Recording Mode is F  
             Data Record is Output-Record

01   Output - Record

05	OP-WYO-Prefix-Code	PIC X(5).
05	OP-Policy-No*	PIC X(10).
05	OP-Pol-Effective-Date	PIC 9(8).
05	OP-Pol-Expiration-Date	PIC 9(8).
05	OP-End-Effective-Date	PIC 9(8).
05	OP-Transaction-Code	PIC X(2).
05	OP-Transaction-Date	PIC 9(8).
05	OP-Name-Desc-Info*	PIC X(1).
05	OP-Begin-Street-Number*	PIC X(10).
05	OP-Address1*	PIC X(50).
05	OP-Address2*	PIC X(50).
05	OP-City*	PIC X(30).
05	OP-State*	PIC X(2).
05	OP-ZIP*	PIC X(9).
05	OP-Case-File-Number-DA	PIC X(9).
05	OP-Disaster-Assist	PIC X(1).
05	OP-Community-Number	PIC 9(6).
05	OP-Map-Panel-Number	PIC X(4).
05	OP-Map-Panel-Suffix	PIC X(1).
05	OP-Regular-Emergency	PIC X(1).
05	OP-Flood-Risk-Zone	PIC X(3).
05	OP-Occupancy	PIC X(1).
05	OP-Building-Type	PIC X(1).
05	OP-Basement	PIC X(1).
05	OP-Condominium	PIC X(1).
05	OP-State-Own	PIC X(1).
05	OP-Course-Construction	PIC X(1).
05	OP-Deductible-Building	PIC X(1).
05	OP-Deductible-Contents	PIC X(1).
05	OP-Elevated-Building	PIC X(1).
05	OP-Obstruction	PIC X(2).
05	OP-Location-of-Contents	PIC X(1).
05	OP-Original-Construction	PIC 9(8).
05	OP-Post-Firm	PIC X(1).
05	OP-Elevation-Difference	PIC S9(4).
05	OP-Flood-Proof	PIC X(1).
05	OP-Total-Coverage-Building	PIC 9(8).
05	OP-Total-Coverage-Contents	PIC 9(8).
05	OP-Total-Calc-Premium	PIC S9(7).
05	OP-Endorsement-Premium	PIC S9(7).
05	OP-Risk-Rating-Method	PIC X(1).

\*Data Elements that are stored only once per policy record - 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-Primary-Residence	PIC X(1).
05	OP-Replacement-Cost	PIC X(9).
05	OP-Low-Floor	PIC S9(5)V9.
05	OP-Base-Floor	PIC S9(5)V9.
05	OP-Expense-Constant	PIC 9(3).
05	OP-Name-Format	PIC X(1).
05	OP-Condo-Master-Units	PIC 9(5).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-SRL-Prop-Ind	PIC X(1).
05	Filler	PIC X(13).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V999.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V999.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V999.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V999.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

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

Record Layout (Cont'd.)

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

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

Record Layout (Cont'd.)

05	OP-Bsmt-WD-Ind	PIC X(1).
05	OP-Bsmt-WD-Val-Amt	PIC 9(6).
05	OP-Bsmt-WD-Val-Ind	PIC X(1).
05	OP-Bldg-Fed-Land	PIC X(1).
05	OP-Bldg-Purp-Type-Pct	PIC 9(2).
05	OP-Bldg-Walled-Roofed-Ind	PIC X(1).
05	OP-Curr-Map-Date	PIC 9(8).
05	OP-Elev-Found-Type	PIC X(1).
05	OP-Encl-Material-Type	PIC X(1).
05	OP-Encl-Size	PIC 9(6).
05	OP-Encl-Use-Ind	PIC X(1).
05	OP-Engineer-Flt-Opn-Ind	PIC X(1).
05	OP-Entirer-Bldg-Cov-Ind	PIC X(1).
05	OP-Flood-Openings-Ind	PIC X(1).
05	OP-Floor-Below-Grade-Ind	PIC X(1).
05	OP-Garage-Flt-Opn-Ind	PIC X(1).
05	OP-Garage-Ind	PIC X(1).
05	OP-Garage-ME-Ind	PIC X(1).
05	OP-Garage-Num-Flt-Opn	PIC 9(3).
05	OP-Garage-Tot-Net-Area	PIC 9(6).
05	OP-Garage-Use-Ind	PIC X(1).
05	OP-House-Worship-Ind	PIC X(1).
05	OP-Lender-Ind	PIC X(1).
05	OP-Mandatory-Purch-Ind	PIC X(1).
05	OP-Newly-Mapped-Date	PIC 9(8).
05	OP-Non-Profit-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Rein-Date	PIC 9(8).
05	OP-Pref-SFHA-Comm-Rein-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Susp-Date	PIC 9(8).
05	OP-Pref-SFHA-Lender-Req-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Policy-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Pol-Lapse-Ind	PIC X(1).
05	OP-Pref-SFHA-Pr-Pol-Laps-Comm-Susp	PIC X(1).
05	OP-Rate-Table-Code	PIC X(3).
05	OP-Rated-Map-Date	PIC 9(8).
05	OP-Substantial-Improve-Date	PIC 9(8).
05	OP-Small-Business-Bldg-Ind	PIC X(1).
05	OP-Total-Area-Flood-Openings	PIC 9(6).
05	OP-Total-Area-Garage-Flood-Opn	PIC 9(6).
05	OP-Pref-Subsidy-Elig-Ind	PIC X(1).
05	OP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-NFIP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-NFIP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-Reserved-NFIP-Use2	PIC X(70).

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