

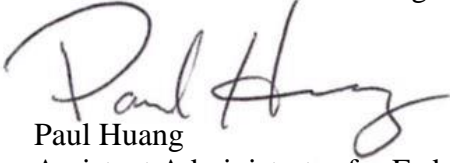


FEMA

W-20001

January 6, 2020

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Direct Servicing Agent

FROM: 
Paul Huang
Assistant Administrator for Federal Insurance
Federal Insurance and Mitigation Administration

SUBJECT: June 6, 2020, System and Data Program Changes

This memorandum provides notification of the changes to the Pivot system or record that will be implemented effective June 6, 2020. The change will require modifications to the *Claims and Policies Application (CAP)* as well as WYO and Vendor systems to supply information as requested in the Reporting Requirements Updates Supplemental document.

Program changes effective June 6, 2020, include the following:

- FEMA is changing how it designates flood events and the current FICO (Flood Insurance Claims Office) numbering system is being replaced by Event Designation Numbers (EDNs) for future flood events.
 - EDNs will utilize six-digit alphanumeric characters instead of the three numeric fields that are used for FICO designations.
- FEMA is requesting reporting on fields that are provided in the UCORT system to support claims polling that are not currently recorded in CAP.
 - By requiring these fields FEMA will ultimately reduce the dual reporting of claims information through multiple systems.
- FEMA is requesting email addresses for its policy holders. FEMA is requesting submission for any insurers already collecting this information. For insurers who are not currently collecting this information, FEMA requests this information upon policy renewal.
 - This information will be used to enable FEMA to better understand the NFIP customer experience.

FEMA requests all WYO Companies do the following to ensure the necessary system changes are completed to meet the June 6, 2020, deadline:

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- Implement all system changes at least 60 days prior to June 6, 2020.
- Submit sample data that demonstrate the implementation of the program change by April 6, 2020 to the Pivot Beta Testing environment. FEMA will provide guidance within the Pivot CAP API document located within the Pivot system on the help page <https://sso.fema.net/pivot/cap/help>.

Questions

Please direct any questions regarding this bulletin to FEMA-NFIP-IAP@fema.dhs.gov.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

Reporting Requirement Updates

FEMA will require NFIP insurers to collect and report additional Claims and Policies data fields in the Pivot system detailed below. Several of these fields are already collected by the NFIP insurers but will now be mandatory to be reported to FEMA starting June 06, 2020.

Policies – New or now mandatory reporting fields associated with policies

Type	Name	Description	Schema
Body	policyholderEmail Address <i>required</i>	Email contact information for policy holder	String
Body	basemenSubgradeCrawl spaceType <i>required</i>	Code indicating the type of basement/subgrade crawlspace in the insured building. Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. A subgrade crawlspace has the top of its interior floor no more than 5 feet below the top of the next higher floor, and the top of the crawlspace interior floor is also below grade on all sides, but no more than 2 feet below grade. ACCEPTABLE VALUES: 0 – None 1 – Finished Basement 2 – Unfinished Basement 4 – Subgrade Crawlspace DEPENDENCIES: Basement-Type in Policy and Claims should be the same. Information is obtained from the Flood Insurance Application. REPORTING REQUIREMENT: <ul style="list-style-type: none"> • Must be a valid code as described above • If Elevated Building Indicator is 'N' and Obstruction Type is '70' OR '80' and Policy Effective Date is prior to 10/1/2009, then Basement/Subgrade Crawlspace must be '2'. • If Elevated Building Indicator is 'N' and Obstruction Type is '70' OR '80' and Policy Effective Date is after 10/1/2009, then Basement/Subgrade Crawlspace must be '4'. 	String

		<ul style="list-style-type: none"> If Elevated Building Indicator is 'N' and Obstruction Type is blank, then Basement/Subgrade Crawlspace Type must be '0', '1', '2', OR '4'. 	
Body	areaBelowElevatedFloor Type <i>required</i>	<p>Code indicating the type of enclosure/crawlspace in the insured building. An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.</p> <p>Crawlspace foundations are commonly used to elevate buildings located in Special Flood Hazard Areas (SHFAs) at or above the Base Flood Elevation (BFE). A building with a crawlspace (under-floor space) has its interior floor (finished or not) no more than 5 feet below the top of the next higher floor.</p> <p>ACCEPTABLE VALUES:</p> <p>0 – None 1 – Finished Enclosure 2 – Unfinished Enclosure 3 – Crawlspace</p> <p>DEPENDENCIES:</p> <p>Enclosure-Type in Policy and Claims should be the same. Information is obtained from the Flood Insurance Application.</p> <p>REPORTING REQUIREMENT:</p> <ul style="list-style-type: none"> Must be a valid code as described above If Elevated Building Indicator is 'Y' and Obstruction Type is '10', '15', '40', or '91', then Enclosure/Crawlspace must be '0'. If Elevated Building Indicator is 'Y' and Obstruction Type is '50', '54', or '60', and Policy Effective Date is prior to 10/1/2009, then Enclosure/Crawlspace Type must be '1', or '2'. If Elevated Building Indicator is 'Y' and Obstruction Type is '50', '54', or '60', and Policy Effective Date is on or after 10/1/2009, then Enclosure/Crawlspace Type must be '1', '2' or '3'. 	Boolean

		<ul style="list-style-type: none"> • If Elevated Building Indicator is 'Y' and Obstruction Type is '20', '24', '30', or '34', then Enclosure/Crawlspace must be '1' or '2'. • If Elevated Building Indicator is 'Y' and Obstruction Type is '90', '94', '95', '97' or '98', then Enclosure/Crawlspace must be '2'. • If Elevated Building Indicator is 'Y' and Obstruction Type is '92', then Enclosure/Crawlspace must be '1' or '2'. • If Elevated Building Indicator is 'Y' and Obstruction Type is '96', then Enclosure/Crawlspace must be '1'. 	
Body	locationOfContents Indicator <i>required</i>	<p>Code that indicates where within the structure the contents are located. For single-family residential structures, contents are considered to be located throughout the structure. For multifamily or nonresidential structures, refer to the appropriate charts in the NFIP Flood Insurance Manual.</p> <p>ACCEPTABLE VALUES:</p> <p>1 - Basement/Subgrade Crawlspace only</p> <p>2 - Basement/Subgrade Crawlspace and above</p> <p>3 - Lowest floor only above ground level (No basement/enclosure/crawlspace/subgrade crawlspace)</p> <p>4 - Lowest floor above ground level and higher floors (No basement/enclosure/crawlspace/subgrade crawlspace)</p> <p>5 - Above ground level more than one full floor</p> <p>6 - Manufactured (mobile) home or travel trailer on foundation</p> <p>7 - Enclosure/Crawlspace and above</p> <p>DEPENDENCIES:</p> <p>Information is obtained from the Flood Insurance Application and the adjuster's report. Contents Location in Policy and Claims should be in agreement.</p>	String

		<p>REPORTING REQUIREMENT:</p> <ul style="list-style-type: none"> • Must be a valid code as described above • If Occupancy Type is '1' or Total Amount Of Insurance – Contents is equal to zero or Risk Rating Method is '9' or 'G', allow blank. Otherwise, must be a valid code as described above. • If Basement/Subgrade Crawlspace Type or Enclosure/Crawlspace Type is '0', Location Of Contents Indicator may not be '1' OR '2'. • If Number Of Floors/Building Type is '1', Location Of Contents Indicator may not be '2', '4', '5', or '6'. • If Number Of Floors/Building Type is '5' and Total Amount Of Insurance – Contents is not equal to zero, then Location Of Contents Indicator must be '6'. 	
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Claims – New or now mandatory claims reporting fields

Type	Name	Description	Schema
Body	advancedPayment <i>required</i>	The amount of advance payment(s) to the policy holder for building or contents damages. Report each payment made, by loss type (building vs contents), prior to the date a property was inspected by a flood insurance adjuster.	Boolean
Body	lossAssignedDate <i>required</i>	The date a claim is assigned to an adjuster.	String
Body	insuredContactDate <i>required</i>	The date a policyholder was initially , successfully contacted by an adjuster to schedule an on-site inspection. Date should reflect when the adjuster contacted the policyholder	Boolean
Body	lossInspectedDate <i>required</i>	The date a property was inspected by a flood insurance adjuster	String

Body	adjusterEstimateDate <i>required</i>	Date WYO/Vendor receives building or contents loss estimate	String
Body	proofOfLossDate <i>required</i>	Date Proof of Loss received by WYO/vendor	String
Body	preliminaryReportDate <i>required</i>	Date WYO/Vendor receives preliminary report from adjuster	String
Body	examinerApprovalDate <i>required</i>	Date Examiner Approved Claim	String
Body	iCCOpenedDate <i>required</i>	Date ICC claim was open	String
Body	iCCClosedDate <i>required</i>	Closure date of the ICC claim	String
Body	mentoredAdjustorFloodControlNumber <i>required</i>	10 digit Flood Control Number for the mentored adjuster (or mentee adjuster) adjusting the claim. If the claim is not being adjusted by a mentored adjuster report 'N'	integer(int64)
Body	claimProcessDelayReason <i>Required</i>	Delays in the claim process should be indicated in the following categories: ACCEPTABLE VALUES: 1. No signed POL 2. Insurable Interest (policyholder deceased or other) 3. Underwriting issues (policy reformation, Waiver/LOMA request or other) 4. Claim in Litigation 5. Confirmation of a General Condition of Flood (GCF) 6. Coverage Issues 7. Public Adjuster Involved 8. Waiting on documentation from policyholder 9. Prior Loss waiting on documentation 10. Policyholder working with contractor 11. Inability to or no access to property 12. Policyholder failure to pursue or unable to contact 99. Other	String

		Note: Claims Closure Indicator is to be reported once the claim has aged 120 days. During major events reporting of the Claims Closure Indicator field is likely to be suspended.	
Body	advancedPaymentMethod <i>required</i>	Method used to give big advance payments - did company/adjuster use BVLA tool? ACCEPTABLE VALUES: Y - BVLA tool N - Did not use BVLA tool (standard or proprietary method)	Boolean
Body	eventDesignationNumber <i>required</i>	The Event Designation Number (EDN) established for the flood event that triggered this claim	String