



FEMA

NextGen

## SQANet Report Dictionary

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*Prepared for:*  
National Flood Insurance Program  
Federal Emergency Management Agency  
U.S. Department of Homeland Security

Purpose of this document is to communicate information on SQANet reports and lookups to NFIP stakeholders.

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## A Claims Reports/Lookups

### A.1 Claims Workbench

**Report name:** Claims Workbench

**Title on Report:** Claims Workbench, as of Date

**User:** All FEMA Users

**SQANet Folder Location:** SQANet – FEMA HQ

**Driver/Purpose:** Allow FEMA and Bureau Claims staff to view claims loss and payment data from multiple perspectives. Create a single, primary report that serves multiple functions.

**Report Description and Use:** This report provides statistical claims data by state, company, occupancy, condominium type, year, FICO (Flood Insurance Claims Office) number, or a combination of these, based on user's choice.

**Report Source Traceability (BureauNet, Data Exchange, etc.):** Redefines Loss Summary Statistics (clmssum2, clmssumm), Encompasses Losses By Company & Calendar Year (losscomp), Losses By State - Calendar Year (lossstat), Losses By Calendar Year - Base Year to Now (lossyear)

**Data Source:** Claims Extract (W2RCLMEX)

Field/Column Descriptions
<b>State Name:</b> The state, territory, or district for which the statistics are provided.
<b>Calendar Year:</b> Calendar year for which the statistics are provided.
<b>Fiscal Year:</b> Fiscal year for which the statistics are provided.
<b>Company Name:</b> WYO company for which the statistics are provided.
<b>Occupancy Type:</b> Occupancy type (Single Family, 2-4 family, Non-Residential Small Business, Non-Residential, Other Residential, Unknown Type) for which the statistics are provided.
<b>Condo Type:</b> Condominium type (Condo Association, Condo Master, Condo Unit, High-Rise, Low-Rise, Non-Condo) for which the statistics are provided.
<b>FICO Number:</b> FICO (Flood Insurance Claims Office) Number for which the statistics are provided.
<b>Claim Status:</b> The status of a claim – Open, Closed and CWOP (Closed WithOut Payment). Open claims are highlighted.
<b>Loss Count:</b> The number of losses, separated by Claim Status, in a State or Calendar Year or Fiscal Year or Company or Occupancy Type or Condo Type or FICO Number or a combination of these, as chosen by the user.
<b>Building Payments:</b> The amount (separated by Claim Status) paid for building losses, excluding contents in a State or Calendar Year or Fiscal Year or Company or Occupancy Type or Condominium Type or FICO Number or a combination of these, as chosen by the user.
<b>Contents Payments:</b> The amount (separated by Claim Status) paid for content losses in a State or Calendar Year or Fiscal Year or Company or Occupancy Type or Condominium Type or FICO Number or a combination of these, as chosen by the user.
<b>ICC Payments:</b> The amount (separated by Claim Status) paid for an Increased Cost of Compliance claim in a State or Calendar Year or Fiscal Year or Company or Occupancy Type or Condominium Type or FICO Number or a combination of these, as chosen by the user. This

payment includes only that portion of the payment made to cover expenses directly incurred to bring the building in conformance with the local community’s flood-related building ordinances.
<b>Total Payments:</b> The total amount of payments (separated by Claim Status) including Building, Contents and ICC payments in a State or Calendar Year or Fiscal Year or Company or Occupancy Type or Condo Type or FICO Number or a combination of these, as chosen by the user.
<b>Bldg (Building) Recovery:</b> Amount in dollars and cents recovered on a building claim for reasons other than salvage or subrogation.
<b>Cont (Contents) Recovery:</b> Amount in dollars and cents recovered on a contents claim for reasons other than salvage or subrogation.
<b>ICC Recovery:</b> Amount in dollars and cents recovered on an Increased Cost of Compliance (ICC) claim for reasons other than salvage or subrogation.
<b>Total Recovery:</b> Total amount in dollars and cents recovered on claims for reasons other than salvage or subrogation.
<b>Allocated Loss Adj. Expense:</b> The <i>Allocated Loss Adjustment Expense</i> includes, but is not limited to Legal, Investigative, and Damage Assessment expenses for claims in a State or Calendar Year or Fiscal Year or Company or Occupancy Type or Condominium Type or FICO Number or a combination of these, as chosen by the user.
<b>Alloc. ICC:</b> Allocated Increased Cost of Compliance
<b>Special Expense Amount:</b> The amount in dollars and cents for expenses under the definition of special allocated loss adjustment expenses.

## A.2 Claim Recovery/SAE Claims Report

**Report name:** Claims Recovery/Special Allocated Expenses (SAE) Claims Report

**Title on Report:** Claims Recovery and/or SAE Claims Report, *as of Date, (For Company Number – Company Name)*

**User:** All SQANet Users

**SQANet Folder Location:** SQANet – FEMA HQ

**Driver/Purpose:** For users to be able to view a list of recovery and special allocated expenses (SAE) for each claim by company.

**Report Description and Use:** Special Allocated Loss Adjustment Expenses (SALAE) are normally reimbursed to a Write Your Own (WYO) Company on the basis of the National Flood Insurance Program (NFIP) Fee Schedule, which allows a specified fee depending on the amount of the total net paid claim (assuming the application of standard deductibles). The Federal Emergency Management Agency (FEMA) recognizes that a company will sometimes incur extraordinary expenses on a claim. When justified, these extraordinary expenses will also be reimbursed to the WYO Company as special allocated expenses (SAE).

**Report Source Traceability (BureauNet, Data Exchange, etc.):** TBD

**Data Source:** NFIP Bureau Mainframe

Field/Column Descriptions
<b>Policy Number:</b> The policy number that will be used by the WYO Company

<b>GP/DWL:</b> SAE Type (Type 1 – Engineering Expense; Type 2 – Adjuster Expense; Type 3 – Litigation Expense; or Type 4 – Cost of Appraisal)
<b>Date of Loss:</b> The date the loss occurred.
<b>Date Opened:</b> The date the SAE was opened.
<b>Date Closed:</b> Date on which the SAE was closed.
<b>Building Payments:</b> Building dollar amount paid for on a claim.
<b>Contents Payments:</b> Content dollar amount paid for on a claim.
<b>ICC Payments:</b> Dollar amount paid for an Increased Cost of Compliance (ICC).
<b>Total Payments:</b> Dollar total amount (building, contents and ICC) paid.
<b>Recovery:</b> The amount recovered either being building claim, contents, claim, ICC claim, Salvage or Subrogation.
<b>SAE:</b> Special Allocated Expenses (SAE) dollar amount tied to the specific expense (Engineering, Cost Incurred, Legal Expense, Appraisal or Unknown).

### A.3 Aging Claims Report

**Report name:** Aging Claims Report

**Title on Report:** Aging Claims Report for “*Insurance Company (Company #)*,” as of Date. Claims broken out by number of days since opening

**User:** FEMA Claims Staff, Bureau Program Coordinators and Claims Staff, WYO Companies and Vendors Claims Staff

**SQANet Folder Location:** SQANet – FEMA HQ

**Driver/Purpose:** To allow FEMA and Bureau claims staff monitor the status of aging claims for each company; or WYO companies to view Bureau data on their aging claims.

**Report Description and Use:** This report provides an aging claims summary for an individual company. A pull-down menu on the launch page provides FEMA and Bureau users to select the appropriate company that they would like to view. The report displays the number of open claims, and claims closed as of the current month’s reporting period, categorized in date ranges.

**Report Source Traceability (BureauNet, Data Exchange, etc.):** TBD

**Data Source:** NFIP Bureau Mainframe

Field/Column Descriptions
<b>Open Aging Claims:</b> Number of open claims based on the last reported TRRP cycle
<b>Closed Aging Claims:</b> Number of closed claims, per number of days since reported
<b>Total Open Claims:</b> Total number of open claims
<b>Total Closed Claims:</b> Total number of closed claims
<b>% of Total:</b> (Percent of Total) Aging claims data date range divided by the total amount of aging claims
<b># - # Days:</b> The date range category for aging claims

### A.4 Claims Range of Loss Report

**Report name:** Claims Range of Loss Report

**Title on Report:** NFIP Loss Statistics For Fiscal Year, as of Date

**User:** FEMA Claims Staff, Bureau Program Coordinators, WYO Companies and Vendors Claims Staff

**SQANet Folder Location:** SQANet – FEMA HQ

**Driver/Purpose:** This report shows Closed WithOut Pay (CWOP) and losses in dollar range amounts in one report, so FEMA can detect loss trends.

**Report Description and Use:** This summary report shows CWOP and the total number of closed losses broken into dollar amount payment ranges within a timeframe. The total number of losses paid is calculated and the percentage of losses paid in each category to the total is also displayed. The dollar amount payment ranges reflect loss payment, which is (Pay Building + Pay Contents + ICC). The total percentage number equals the number of loss in each range divided by the total losses.

**Report Source Traceability (BureauNet, Data Exchange, etc.):** TBD

**Data Source:** NFIP Bureau Mainframe

Field/Column Descriptions
<b>CWOP:</b> Closed Without Payment
<b>Less Than 0:</b> Displays any CWOP that are less than zero dollars
<b>CWOP %:</b> Display the percent of CWOP that are less, equal to greater than zero dollars divided by the total number of CWOP. The percentage is shown for all three CWOP columns.
<b>Equal To 0:</b> Displays any CWOP that are equal to zero dollars
<b>Greater than 0:</b> Displays any CWOP that are more than zero dollars
<b>Closed:</b> Claims that are closed
<b>Less than 0:</b> Claims that are closed that less than \$0
<b>Equal to 0:</b> Claims that are closed that are equal to \$0 dollar range
<b>\$1 – 2K:</b> Claims that are closed that are in the \$1,000 to 2,000 dollar range
<b>Closed %:</b> Display the percent of closed claims in a dollar range divided by the total number of closed claims. The percentage is shown for all claims dollar range columns.
<b>\$2001 – 5K:</b> Claims that are closed that are in the \$2,001 to 5,000 dollar range
<b>\$5001 – 10K:</b> Claims that are closed that are in the \$5,001 to 10,000 dollar range
<b>\$10001 – 15K:</b> Claims that are closed that are in the \$10,001 to 15,000 dollar range
<b>\$20001-50K:</b> Claims that are closed that are in the \$15,001 to 50,000 dollar range
<b>Greater than \$50K:</b> Claims that are closed that are greater than the \$50,000 dollar range

#### **A.5 Losses by Flood Zone & Occupancy (by FEMA Regions or States)**

**Report name:** Losses by Flood Zone & Occupancy (by FEMA Regions or States)

**Title on Report:** Losses by Flood Zone and Occupancy, as of Date

**User:** All SQANet Users

**SQANet Folder Location:** SQANet – Summary Reports

**Driver/Purpose:** This report allows users to analyze flood loss by policy type and occupancy.

**Report Description and Use:** This report displays loss data by state or region and flood zone classification. Report is broken down into occupancy types, which are non-residential non-small business, non-residential small business, other residential, and single family.

**Report Source Traceability (BureauNet, Data Exchange, etc.):** TBD

**Data Source:** NFIP Bureau Mainframe

Field/Column Descriptions
<b>Region Number or State:</b> Corresponding FEMA region number or state to which the data is associated.
<b>Flood Zone:</b> Associated NFIP flood zone
<b>Loss Count:</b> The actual number of NFIP flood losses for that state/region in that zone and occupancy type. The “actual number” of flood losses has the exception, that if two losses are within ten-days of each other they are counted as one loss or event. Therefore, if a property may have seven losses but two of those are within ten days of each other then, this field will display a loss count of six.
<b>Payments:</b> Payments is the sum of the total loss dollars paid for that region/state in that zone and occupancy type.
<b>2-4 Family:</b> A residential building containing two-to-four dwelling units.
<b>Non-Res Non-Small Bus.:</b> A non-residential building that is not designated as a small business
<b>Non-Res Small Business:</b> A non-residential building that is designated as a small business. A business, together with its affiliates that does not have a net worth in excess of \$6 million and does not have an average net income after federal income taxes (excluding any carryover losses) for the preceding two years in excess of \$2 million.
<b>Other Residential:</b> All other residential properties that do not apply to other categories
<b>Single Family:</b> A residential that is a single-family dwelling.
<b>Total:</b> Total loss payments that state/region in that zone
<b>Total For State/Region:</b> Totals of each column for respective state/region.

## A.6 ICC General Report

**Report name:** ICC General Report (by Status, Region or State)

**Title on Report:** NFIP ICC Summary, Data by Status/Region/State, as of Date

**User:** FEMA and State Users

**SQANet Folder Location:** SQANet – Summary Reports

**Driver/Purpose:** FEMA Mitigation to view status of open and closed ICC payment and dollar amounts for individual states or regions

**Report Description and Use:** Summary report of Increased Cost of Compliance (ICC) claims payments made for properties with losses. Data is grouped by properties according to percentage of damage. Data may be is sorted by state, FEMA region level, or summary statistics for the NFIP. You may drilldown from status to region, and then region to states.

**Report Source Traceability (BureauNet, Data Exchange, etc.):** TBD

**Data Source:** NFIP Bureau Mainframe

Field/Column Descriptions
<b>Status:</b> The ICC claim status can either be pending or closed
<b>Pending:</b> The ICC is in a pending status
<b>Closed:</b> The ICC is closed
<b>Count:</b> The total count of ICC claims, either pending or closed.
<b>Total Paid:</b> The sum of the claims paid in any status based on the column

#### **A.7 Loss Catastrophe report**

**Title on Report:** Loss Catastrophe Report, as of Date

**User:** FEMA Headquarters, Regional, State, and Companies Users

**SQANet Folder Location:** SQANet – Summary Reports

**Driver/Purpose:** Allows users to view summary disaster loss data by Flood Insurance Claims Office (FICO) number. FICO numbers are based on state and dates, so the report is sorted by states and dates.

**Report Description and Use:** This report shows summary FICO claims data by year, Flood Insurance Claims Office (FICO) number, and state. Totals for each year are also included, as well as information such as total claims, number of open claims, number of paid claims, total amount paid, and average amount paid. By clicking on an individual state, the user may see summary data for that FICO number broken down by the WYO Company and direct policy data.

**Report Source Traceability (BureauNet, Data Exchange, etc.):** TBD

**Data Source:** NFIP Bureau Mainframe

Field/Column Descriptions
<b>FICO #:</b> Flood insurance Claims Office (FICO) number
<b>State:</b> State, territory, or district
<b>DOL Range:</b> Date of Loss (DOL) range associated with that FICO
<b>Total Claims:</b> Total number of claims associated with that FICO
<b>Open Claims:</b> Total number of open claims associated with that FICO
<b>Paid Claims:</b> Total number of claims closed with payments for that FICO
<b>CWOP Claims:</b> Total number of claims Closed Without Payment (CWOP) for that FICO
<b>LAE:</b> Total amount of Loss Adjustment Expenses (LAE – costs associated with adjudicating NFIP claims) for that FICO
<b>Total Paid:</b> Total amount of claims payments associated with that FICO
<b>Average Paid:</b> Average amount of claims payments associated with a FICO calculated by Total Paid divided by Paid Claims
<b>Total for Year:</b> Total of each column associated with that particular year.

## B Location Reports/Lookups

### B.1 Zip Code Lookup

**Report name:** Zip Code Lookup

**Title on Report:** NFIP Repetitive Loss Community Lookup, For Zipcode “*Zipcode*,” City and State

**Users:** All FEMA and State SQANet Users

**SQANet Folder Location:** SQANet – Repetitive Loss

**Driver/Purpose:** The purpose of this report by typing in a zip code to get a list of communities with repetitive losses summary data for building and content payments within that zip code. This report drills down to the detail-level property.

**Report Description and Use:** This report displays the name and number of the community in that are included in that searched zip code. The report shows the Building and Contents payments for losses in the zip code and community. Drilldowns provide information on Repetitive Loss and/or Mitigated properties in the Zip code and community, link to maps of specific properties and Claims Detail Reports for each property. You can view detailed property data in Excel with one click.

When you enter a zip code – only the communities (regardless of status – participating, suspended, etc.) that have repetitive loss properties will be displayed.

**Note:** An asterisk (\*) next to a community name in the report indicates that the properties in this community are reported to be in the unincorporated portion of the county. The report contains data on Repetitive Loss and Mitigated Properties.

**Report Source Traceability (BureauNet, Data Exchange, etc.):** None – NextGen original report

**Data Source:** Repetitive Loss Extract

Field/Column Descriptions
<b>Community Number:</b> NFIP Community Number from the Community Information System that is located within the searched zip code
<b>Community Name:</b> NFIP Community name where the zip code is located. This can be clicked on to drilldown to Repetitive Loss and/or Mitigated properties in the community, link to maps of specific properties and Claims Detail Reports for each property in the community.
<b>Building Payments In Zip Code Only:</b> Total amount of payments on building losses, excluding contents for all Repetitive Loss and Mitigated properties in the zip code only.
<b>Contents Payments In Zip Code Only:</b> Total amount of payments on content losses for all Repetitive Loss and Mitigated properties in the zip code only.
<b>Building Payments Entire Community:</b> Total amount of payments on building losses, excluding contents for all Repetitive Loss and Mitigated properties in the entire community.
<b>Contents Payments Entire Community:</b> Total amount of payments on content losses for all Repetitive Loss and Mitigated properties in the entire community.

## B.2 Property Lookup

**Report Name:** Property Lookup

**Title on Report:** Property Lookup

**User:** All SQANet Users

**SQANet Folder Location:** SQANet – WYO Companies

**Driver/Purpose:** The purpose of this report is to let all SQANet users search for a known property address to view upfront edits, such as 1316, CBRA and possible communities.

**Report Description and Use:** Enter a known property address to view upfront edits, such as 1316, CBRA and possible communities. If the address is completely filled out, it will be validated against the US Postal Database. The CBRA is administered through the US Fish and Wildlife, see the lookup for additional information.

**Note:** This report does not show any policy information, such as active/non active policy or whom is it insured under.

**Report Source Traceability (BureauNet, Data Exchange, etc.):** TBD

**Data Source:** NFIP Bureau Mainframe

Field/Column Descriptions
<b>Address:</b> Address of known property
<b>1316:</b> Indicates Y/N (Yes/No), if the property is in the 1316 list or not.
<b>CBRA Area:</b> Indicates Y/N (Yes/No), if the property has been designated a CBRA property address or not. This does not show appeals or unknown structures.
<b>Possible Communities:</b> If the property address if not the exact address then all the possible communities in which the property might be are listed.
<b>CRS Rating:</b> Community Rating System
<b>Community Status:</b> It indicates whether the respective community is participating or not.

**Note:**

- **CBRA:** For the purpose of the NFIP, the Coastal Barrier Resource Act (CBRA) of 1982 designated certain portions of the Gulf and East Coast as undeveloped coastal barriers. These areas are shown on appropriate flood insurance, map panels and have certain coverage restrictions. The CBRA is administered through the US Fish and Wildlife Service.
- **1316:** Section 1316 of the National Flood Insurance Act of 1968, as amended, states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared be a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in flood prone areas.