



FEMA



NATIONAL FLOOD  
INSURANCE PROGRAM

# Policy and Loss Statistics by Flood Zone

Data as of: 1/31/2019

Filtered by State: All

Previously Known as "W2RPZONE" and "W2RCCNTA" from BureauNet

**DO NOT DISTRIBUTE**

## Report Description

This report provides the following Policies-In-Force and Loss (Claims) Statistics: Total Premium (including Federal Policy Fee) and Coverage (Building and Contents) Amounts by Flood Zone and Total Loss Payments Amounts by Flood Zone and Occupancy Type.

Note: Flood Zone represents the zone that the policy was rated with, not necessarily the zone the property is mapped in.



# Policy Statistics by Flood Zone

Data as of: 1/31/2019

Filter: **State**  
All

## Building Coverage Only

Flood Zones	Policies in Force	Premium + FPF	Building Coverage	Contents Coverage	Total Coverage (Building and Contents)
All A Zone	1,255,687	\$1,068,499,368	\$232,912,514,500	\$0	\$232,912,514,500
X Zone	167,729	\$86,043,760	\$31,000,777,200	\$0	\$31,000,777,200
All V Zone	19,621	\$57,813,058	\$3,586,707,200	\$0	\$3,586,707,200
D Zone	786	\$1,302,147	\$156,490,700	\$0	\$156,490,700
Emergency Program	62	\$25,173	\$1,998,200	\$0	\$1,998,200
Zone Unknown or Invalid	25,370	\$15,225,600	\$885,395,200	\$0	\$885,395,200
<b>Sub Total</b>	<b>1,469,255</b>	<b>\$1,228,909,106</b>	<b>\$268,543,883,000</b>	<b>\$0</b>	<b>\$268,543,883,000</b>

## Contents Coverage Only

Flood Zones	Policies in Force	Premium + FPF	Building Coverage	Contents Coverage	Total Coverage (Building and Contents)
All A Zone	36,482	\$29,123,376	\$0	\$4,471,845,800	\$4,471,845,800
X Zone	41,859	\$22,082,882	\$0	\$4,968,014,600	\$4,968,014,600
All V Zone	1,991	\$1,940,715	\$0	\$117,091,100	\$117,091,100
D Zone	109	\$88,602	\$0	\$15,763,300	\$15,763,300
Emergency Program	2	\$525	\$0	\$110,000	\$110,000
<b>Sub Total</b>	<b>80,443</b>	<b>\$53,236,100</b>	<b>\$0</b>	<b>\$9,572,824,800</b>	<b>\$9,572,824,800</b>

## Building and Contents Coverage

Flood Zones	Policies in Force	Premium + FPF	Building Coverage	Contents Coverage	Total Coverage (Building and Contents)
All A Zone	1,330,220	\$1,226,231,185	\$287,578,997,900	\$71,877,402,400	\$359,456,400,300
X Zone	2,190,507	\$953,006,638	\$482,916,649,100	\$184,188,613,300	\$667,105,262,400
All V Zone	23,868	\$106,729,194	\$4,945,511,500	\$1,195,734,700	\$6,141,246,200
D Zone	1,379	\$3,141,762	\$307,319,200	\$114,264,700	\$421,583,900
Emergency Program	163	\$95,382	\$6,002,400	\$1,933,000	\$7,935,400
Zone Unknown or Invalid	143	\$85,508	\$5,420,900	\$4,994,000	\$10,414,900
<b>Sub Total</b>	<b>3,546,280</b>	<b>\$2,289,289,669</b>	<b>\$775,759,901,000</b>	<b>\$257,382,942,100</b>	<b>\$1,033,142,843,100</b>

FPF: Federal Policy Fee



# Loss Statistics by Flood Zone

Data as of: 1/31/2019

Filter:	State All
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Flood Zone Group	Single Family		Two-to-Four Family		Other Residential		Non-Residential Non-Small Business		Non-Residential Small Business		Non-Residential Business		Unknown	
	Losses	Payments (in Hundreds)	Losses	Payments (in Hundreds)	Losses	Payments (in Hundreds)	Losses	Payments (in Hundreds)	Losses	Payments (in Hundreds)	Losses	Payments (in Hundreds)	Losses	Payments (in Hundreds)
A	159,649	\$23,395,460	6,219	\$695,472	4,665	\$1,114,307	18,306	\$4,458,513			561	\$323,283	56	\$2,869
A99	7,440	\$1,306,301	253	\$32,209	209	\$35,820	915	\$506,774			9	\$2,510		
AE	1,030,789	\$324,232,941	89,390	\$25,429,934	47,395	\$23,674,062	93,444	\$45,938,795	14	\$5,311	9,664	\$7,845,966	250	\$15,752
AH	34,760	\$3,679,711	1,091	\$129,529	1,461	\$393,632	1,835	\$690,959			352	\$329,059	1	\$52
AO	19,786	\$5,932,131	1,777	\$633,670	898	\$377,534	1,638	\$681,780			165	\$146,822	4	\$45
AR	71	\$3,005	4	\$54	2	\$0	9	\$4,128						
BLK	20,417	\$1,978,643	200	\$16,792	166	\$33,303	607	\$97,783					11	\$145
D	3,628	\$511,259	106	\$6,673	177	\$19,179	550	\$61,277			4	\$0	47	\$2,434
EMG	106,286	\$4,349,644	8,724	\$225,834	4,002	\$186,127	17,414	\$1,255,068					239	\$14,982
INV	20	\$1,071	1	\$65			17	\$166						
V	1,085	\$124,905	118	\$24,237	36	\$1,461	101	\$18,947			1	\$148		
VE	57,636	\$12,099,834	4,492	\$728,019	5,140	\$1,617,461	6,278	\$2,435,425			362	\$160,314	30	\$898
X	530,495	\$157,435,672	28,074	\$5,869,342	23,095	\$8,471,152	50,014	\$19,086,265	22	\$8,188	4,989	\$3,829,512	78	\$9,261
<b>Grand Total</b>	<b>1,972,062</b>	<b>\$535,050,577</b>	<b>140,449</b>	<b>\$33,791,830</b>	<b>87,246</b>	<b>\$35,924,038</b>	<b>191,128</b>	<b>\$75,235,800</b>	<b>36</b>	<b>\$13,499</b>	<b>16,107</b>	<b>\$12,637,614</b>	<b>716</b>	<b>\$46,438</b>



FEMA



# Data Dictionary

Description	Definition
As of Date	The as of date is the date at which the data is current.
Building Coverage (Whole Dollars)	Building coverage is the amount of building coverage for the policies in force in whole dollars.
Contents Coverage (Whole Dollars)	Contents coverage is the amount of contents coverage for the policies in force in whole dollars.
Flood Zone Group	Flood Zone Group represents a grouping of flood zones into categories. A includes all losses with an A zone, AE includes all losses with an AE or A01-A30 zone, AH includes AH and AHB zones, AO includes AO and AOB zones, AR includes AR, ARE, ARH, ARO, and ARA zones, A99 includes only A99 zones, D includes only D zones, V includes only V zones, VE includes VE and V01 to V30 zones, X includes X, B, and C zones, Emergency includes records without a flood zone but with an E value for "program", BLK represents blank (null) flood zone values without an E value for program, and INV represents invalid flood zones, i.e., all other values.

## PART Data Disclaimer

This report is generated from the NFIP Pivot Analytical Reporting Tool (PART). PART will be the comprehensive source for reporting, business intelligence, and data visualization for NFIP, and will begin to replace legacy BureauNet and Data Exchange reports starting in November, 2018. The underlying NFIP data used in PART comes from 2 primary sources:

1. Transaction Record Reporting and Processing (TRRP): TRRP is the legacy mainframe system whose data is used to populate legacy reports (i.e., BureauNet and Data Exchange reports) and the source of PART reporting. PART data is consistent nationally to within about 0.02% of legacy TRRP data (some exceptions noted below). Smaller subsets of data (e.g., reporting on individual communities) may show larger differences due to the smaller sample sizes. Three exceptions where PART data may differ from legacy system-generated reports are:

a. County Data: In the legacy reporting systems, county information was derived solely from the community number, and in the case of communities associated with multiple counties, all policies and claims in that community are associated with the first county alphabetically for that community. In the PART system, the county is determined by geocoding the address associated with the policy or claim (i.e., transforming a physical address into geographic coordinates). As a result, contracts or policies within the same community are assigned to different counties if they are located in different counties within the same NFIP community.

b. Number of Losses (Claims): Previously, about 1% of claims without payment losses were excluded from legacy reports as erroneous. Those losses are included in PART reports with the corresponding attributes as they exist in the data set, and they are indicated as closed without payment.

c. Claim Status for Reopened Claims: Some adjustments were made in the PART logic for those claims that result in a different claim status than existed in Data Exchange based upon the relationship between the claim's close date and reopen date. This change affects about 0.1% of claims records.

2. Underwriting Claims Operational Review Tool (UCORT): The UCORT system allows for claims data from our WYO partners and their vendors to be submitted outside the TRRP cycle on a daily basis. UCORT is a new data stream from our private sector partners and has not been through many of the quality controls that our legacy systems have built-in. As systems continue to be modernized under the PIVOT program, we will receive verified data more quickly. In the meantime, UCORT is our best source for daily operational claims information.

NOTE: All PART reports include a "Data as of" date that indicates when the data was loaded from the source system(s) into PART.

If you have any questions or comments regarding PART reporting, please contact [ERPSI\\_PARTRPT\\_TEAM@fema.dhs.gov](mailto:ERPSI_PARTRPT_TEAM@fema.dhs.gov).

## Report Description

This report is a replacement combination of the legacy reports: "W2RPZONE and W2RCCNTA".

This report provides the following Policies-In-Force and Loss (Claims) Statistics: Total Premium (including Federal Policy Fee) and Coverage (Building and Contents) Amounts by Flood Zone and Total Loss Payments Amounts by Flood Zone and Occupancy Type.

Filters Provided: State

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