



FEMA



NATIONAL FLOOD
INSURANCE PROGRAM

Total Policies and Contracts In Force by Geography and Company

Data as of: 12/31/2018

Filtered by:
State: All
Company: None
County: All
Community: All

Previously known as "W2RP1011", "W2RP101M", "W2RP102M",
"W2RMPIFT", and "W2RMCIFT" from BureauNet

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Report Description

This report provides Coverage (Building, Contents, and Increased Cost of Compliance-ICC), Premium, Policy Fee, Reserve Fund, and Homeowner Flood Insurance Affordability Act (HFIAA) Surcharge information related to the Policies and Contracts in Force.



FEMA



Total Policies and Contracts In Force by Geography and Company

Data as of: 12/31/2018

Filters:	State All	County All	Community Name All	Company Name Multiple values
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	Direct	WYO	Combined
Policies in Force	656,963	4,439,426	5,096,389
Contracts in Force	624,216	3,505,745	4,129,961
Total Written Premium + FPF	\$468,283,784	\$3,102,927,902	\$3,571,211,686
Average Premium + FPF Per Policy	\$713	\$699	\$701
Average Premium + FPF Per Contract	\$750	\$885	\$865
Average Cost to Consumer Per Policy	\$874	\$872	\$872
Average Cost to Consumer Per Contract	\$919	\$1,105	\$1,077
Building Coverage	\$126,277,073,400	\$917,367,563,100	\$1,043,644,636,500
Average Building Coverage Per Policy	\$192,213	\$206,641	\$204,781
Contents Coverage	\$37,396,400,300	\$229,484,005,300	\$266,880,405,600
ICC Coverage	\$17,343,180,000	\$100,252,950,000	\$117,596,130,000
Total Coverage	\$181,016,653,700	\$1,247,104,518,400	\$1,428,121,172,100
Average Coverage Per Policy	\$275,536	\$280,916	\$280,222
Total Federal Policy Fees	\$23,871,094	\$169,360,713	\$193,231,807
Total Reserve Fund Assessment	\$63,670,817	\$433,010,596	\$496,681,413
Total HFIAA Surcharge	\$41,972,683	\$336,494,017	\$378,466,700
Median Median Expense Constant	\$0	\$0	\$0

FPF: Federal Policy Fee; ICC: Increased Cost of Compliance; HFIAA: Homeowner Flood Insurance Affordability Act



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Data Dictionary

Description	Definition
As of Date	The as of date is the date at which the data is current.
Average Building Coverage Per Policy	The average building coverage for each policy in force.
Average Cost to Consumer Per Contract	The average total cost per contract for a consumer in force as of the as of date, including the premium, federal policy fee, HFIAA surcharge, and reserve fund assessment.
Average Cost to Consumer Per Policy	The average total cost per policy for a consumer in force as of the as of date, including the premium, federal policy fee, HFIAA surcharge, and reserve fund assessment.
Average Coverage Per Policy	The average combined building, contents, and ICC coverage for each policy in force.
Average Premium + FPF Per Contract	This represents the average premium and FPF (federal policy fee) for the contracts in force.
Average Premium + FPF Per Policy	This represents the average premium and FPF (federal policy fee) for the policies in force.
Building Coverage (Whole Dollars)	Building coverage is the amount of building coverage for the policies in force in whole dollars.
Community Name	The official NFIP name of the community in which the policy resides.
Company Name	The name of the company administering the policy.

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.

Report Description

This report is a replacement combination of the legacy reports: "W2RP1011, W2RP101M, W2RP102M, W2RMPIFT and W2RMCIFT".

This report provides Coverage (Building, Contents, and Increased Cost of Compliance-ICC), Premium, Policy Fee, Reserve Fund, and Homeowner Flood Insurance Affordability Act (HFIAA) Surcharge information related to the Policies and Contracts in Force.

Filters Provided: State, Community, County and Company"