

# Total Policies and Contracts In Force by Geography and Company

Data as of: 9/30/2018

Filtered by State: All

Filtered by County: All

Filtered by Community: All

Filtered by Company: All

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

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# Total Policies and Contracts In Force by Geography and Company

Data as of: 9/30/2018

Filters	State All	County All	Community Name All	Company Name All
		Direct	WYO	Combined
Policies in Force		660,572	4,448,680	5,109,252
Contracts in Force		628,191	3,509,960	4,138,151
Total Written Premium + FPF		\$469,844,753	\$3,102,523,826	\$3,572,368,579
Average Premium + FPF Per Policy		\$711	\$697	\$699
Average Premium + FPF Per Contract		\$748	\$884	\$863
Average Cost to Consumer Per Policy		\$873	\$871	\$871
Average Cost to Consumer Per Contract		\$918	\$1,104	\$1,076
Total Building Coverage		\$126,431,749,400	\$915,127,015,400	\$1,041,558,764,800
Average Building Coverage Per Policy		\$191,397	\$205,708	\$203,857
Total Contents Coverage		\$37,361,586,000	\$228,157,590,800	\$265,519,176,800
Total ICC Coverage		\$17,451,720,000	\$100,340,040,000	\$117,791,760,000
Total Coverage (Bldg, Cont, and ICC)		\$181,245,055,400	\$1,243,624,646,200	\$1,424,869,701,600
Average Coverage Per Policy		\$274,376	\$279,549	\$278,880
Total Federal Policy Fees		\$24,070,522	\$169,962,413	\$194,032,935
Total Reserve Fund Assessment		\$63,867,799	\$433,164,333	\$497,032,132
Total HFIAA Surcharge		\$42,927,470	\$340,017,752	\$382,945,222
Median Expense Constant		\$0	\$0	\$0

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

## 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).