

NFIP Policies and Claims: Frequently Asked Questions (FAQ)

The NFIP has provided the FAQs below to assist the public in understanding and navigating the data our program makes available.

Data Availability & Access

Q: I am interested in policyholder information regarding the National Flood Insurance Program (NFIP). What information is available to the public already?

A: Thank you for your interest in NFIP policyholder data. Non-sensitive data about our program is available through the NFIP's FloodSmart website: [Flood Insurance Analytics Reports and Data | The National Flood Insurance Program | FloodSmart | NFIPServices | <https://nfipservices.floodsmart.gov/reports-flood-insurance-data>].

The NFIP also regularly publishes anonymized policy-level and claims-level data through the OpenFEMA initiative. Please note that due to the number of records and file size, it may require a data visualization or database querying tool, Instructions for interacting with the full dataset are also included on FloodSmart: <https://www.fema.gov/about/openfema/data-sets#nfip>.

Q: Who benefits from data sharing?

A: NFIP policyholder data is now available through both FloodSmart and OpenFEMA for a number of public entities including: public institutions; state and local governments; Write Your Own (WYO) companies; the NFIP's Direct Servicing Agent (NFIP Direct); NFIP Vendors; academia; private insurers; capital markets; private sector industries; non-profit and foundations; and other federal government agencies.

Q: How often is information updated on FloodSmart and/or OpenFEMA?

A: Our program aims to ensure this data is refreshed every 40-60 days.

Q: What information is a prospective homebuyer eligible to receive regarding the flood insurance claim history of the property?

A: Under current federal statute, a prospective homebuyer is not entitled to receive any information regarding a prior flood insurance claim on the property in question. Disclosure without the consent of the claimant and/or current homeowner is prohibited under the Privacy Act.



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However, there may be different state laws that could entitle a prospective homebuyer to some data from a non-federal source.

Once a prospective homebuyer becomes the new *homeowner*, they can receive flood insurance claim and payment information regarding the property both during and prior to their ownership/tenancy of the insured property, as specified under FEMA's System of Record Notice (SORN). In accordance with 6 CFR § 5.21, the name of the requester, the nature of the record sought, and the required verification of identity should be included, when required.

Q: I am interested in information about a particular NFIP community or the Community Rating System (CRS) program. Where can I request this information?

A: Within FEMA, the National Flood Insurance Program is managed across several different constituent directorates. Information regarding community history or the Community Rating System (CRS) is maintained by the Floodplain Management Directorate (FMD). If you intend to request this information through the FOIA process or otherwise, please specify FMD as the location to be searched. The National Flood Insurance Program (NFIP) status of community in the declared counties is published in the NFIP Community Status Book: <https://www.fema.gov/flood-insurance/work-with-nfip/community-status-book>

Q: Can I receive estimates on Substantial Damage from FEMA?

A: FEMA / NFIP does not make any direct determinations on substantial damage. That authority and responsibility rests with participating NFIP communities. Our program only receives information from participating communities when a claim receives payment following a "Substantial Damage" determination. This can include payments made under Improved Cost of Compliance (ICC) coverage. Details on ICC payments are included in the OpenFEMA redacted claims dataset.

OpenFEMA Datasets

Q: Why is the NFIP providing this data?

A: FEMA believes this historic release of NFIP data promotes transparency, reduces complexity related to public data requests, and improves how stakeholders interact with and understand the program.

This is the largest, most comprehensive release of NFIP data coordinated by FEMA to date. Academic institutions, the private sector, and the public can access and conduct customizable searches, create reports, analyze, visualize, and present historical NFIP data faster and easier than before. OpenFEMA demonstrates FEMA's commitment to building a culture of preparedness in the nation by providing this important claims and policy information that people can use to make better choices about their flood risk and the insurance they need to protect the life they've built.

Q: How do I use the NFIP policy and claims datasets?

A: As part of the OpenFEMA initiative, FEMA is providing read-only, Application Programming Interface (API) based access to flood insurance policies and claims datasets. For information on how to customize queries using the API, please refer to the OpenFEMA Developer Resources page on the OpenFEMA website.

Q: Will the datasets contain historical data or is there a specific cutoff?

A: Anyone can use OpenFEMA to access the most current flood insurance claims and policies datasets (updated every 40 to 60 days). FEMA will post the program's full claim history with a date range from 1978 to present, and a policy dataset with policy records since 2009.

Q: I would like to receive information like that available through OpenFEMA for NFIP policies prior to 2009. Is this possible?

A: Due to data retention policies in place prior to 2009, FEMA does not have access to complete policy records from before this time. The data released via OpenFEMA represents the best accounting of NFIP policies for as long as the program has complete data. We would not be able to provide the same volume or completeness of data for NFIP policies as currently represented by our OpenFEMA products for the period between 1970-2008.

NFIP policy data from before 2009, if ever received from or provided by our program, should not be considered representative of the policy base in force at that time. The policy records that were preserved from before 2009 are almost entirely, but not exclusively, policies for which a flood insurance claim was also recorded.

Please note this only applies to NFIP policy records. All NFIP claims records are preserved.

Q: Why is the policy dataset provided in segments?

A: This large dataset was segmented to improve accessibility and performance. The files have also been truncated and compressed. The first segment includes headers and metadata, all additional segments do not. The policy dataset is segmented based on record counts and not region or time frame.

Q: How are you protecting policyholders' privacy?

A: Personal identifiable information (PII) is redacted and data is anonymized to the census tract, reported zip code, and to one decimal point (.1) digit of latitude and longitude. If mapped, flood insurance policies and claims may appear to be clustered at a particular location due to this anonymization.

Q: Why can't the National Flood Insurance Program provide address-level data?

A: FEMA has a responsibility to protect policyholder privacy pursuant to the Privacy Act of 1974. In the data published in June 2019, FEMA provided the most granular data possible to promote transparency while protecting

customer privacy consistent with the Privacy Act of 1974 and the Freedom of Information Act (FOIA). This is consistent with additional FEMA programmatic datasets posted on OpenFEMA as well.

Q: I am looking for a way to tie NFIP OpenFEMA claim and policy information together. Can you provide this?

A: NFIP policy data released on OpenFEMA is designed to provide insight into NFIP operations and flood risk in aggregate, not to track individual structures or policy holders over time. Our program is not providing a record ID which allows users to associate a specific claim with a specific policy record at this time. FEMA has a responsibility to protect policyholder privacy pursuant to the Privacy Act of 1974. FEMA has provided the most granular data possible to promote transparency while protecting customer privacy consistent with the Privacy Act of 1974 and the Freedom of Information Act (FOIA).

Q: What has FEMA done to ensure that this data is correct and of high quality?

A: FEMA is reporting the data to the public as it was reported and recorded in the program's System of Record (SOR). The system of record includes business rules which reject critical transaction errors but may allow some non-critical errors to facilitate the reasonable availability of insurance given the time-consuming effort required to remedy all historical data errors.

To reduce confusion and ensure quality data, FEMA has omitted fields in the current OpenFEMA dataset for which there is low fidelity. In addition, the NFIP has some policy rules that allow properties to be rated in one flood zone, while being physically located in another. Over time, the NFIP's recorded and reported geographical data has become more precise, so more recent data will be more reliable for geographical analysis than older data.

Q: Should this data be used in commercial catastrophic models to evaluate risk?

A: FEMA does not recommend the use of this data as input for commercial catastrophic models. The truncated coordinates do not provide an accurate depiction of spatial risk and will not result in credible model results. Moreover, the displacement of risks due to truncated coordinates will impact the appropriateness of the elevation data provided. FEMA recommends using the provided elevation data as a descriptive field for aggregation only. FEMA does not intend to release assumptions for mapping OpenFEMA data to various commercial catastrophe model inputs.

Academic Research & Analysis

Q: Is there a data dictionary available for the NFIP? Or other resources to help understand how data values are reported?

A: Prior to the adoption of the NFIP's new System of Record (SOR), PIVOT, in 2019, reporting requirements and practices were documented in Transaction Reporting and Process (TRRP) manuals. The NFIP's legacy TRRP manuals can be found here: [Manuals | The National Flood Insurance Program | FloodSmart | NFIPServices](#).

Since much of the data our program has released is historical in nature, many of these definitions and practices still apply. For example, where our system requires a value but are not always reported, “99XX” is often used as placeholder or default value.

Q: I have found an error or anomaly in NFIP data. What can I do?

A: We are providing much of the data as it is reported to our program by the NFIP Direct servicing agent and our private sector Write Your Own (WYO) partners. While the program’s PIVOT system has automated processes in place to reject or correct critical errors, it is still possible for some erroneous data to be allowed into the system. When taken together, this means that anomalous data can at times persist in our program’s records and that can be reflected in the data released through OpenFEMA and FloodSmart.

If you believe you have identified an error within NFIP data, please let us know by contacting the program through the information listed here: <https://www.floodsmart.gov/contact>.

Q: How do I get policies in-force for a given point in time?

A: The policy file is a transactional dataset which shows when a policy was in force and eventually terminated. In order to understand the policies or policy contracts in force at a point in time, the user should only consider records with a “policyeffectivedate” on or before a given date and a “policyterminationdate” after that same date. Most NFIP policies have a standard policy period of one-year but can be renewed indefinitely, with each subsequent renewal constituting a separate record in this dataset.

Q: How can I calculate the total claim payments made in a given year?

A: The current claims data does not include payment date or claims transaction. Users can use the date of loss to understand the magnitude of losses for a given calendar year, but it is not possible to report disbursements by year from this dataset.

Q: Why is there latitude and longitude in NFIP datasets, I thought the datasets were anonymized?

A: Latitude and longitude can be used to identify a specific location. In order to protect policy holder privacy, latitude and longitude are truncated to one decimal point. The more significant digits (decimals), the more precise a set of coordinates can be. The level of data that FEMA provides for users will find the coordinates accurate to within approximately six miles.

Q: Which geographic fields are best to use for aggregation?

A: Census tract and county fields are best to use for aggregation since they are derived from a policy or claim geocode (i.e. latitude and longitude are generated from provided address information). Therefore, we are confident that these values are reported with a relatively high degree of accuracy.

FOIA Requests

Q: I have heard I can access any government records through the FOIA process, is that true?

A: No, even under the Freedom of Information Act (FOIA) process, certain release exemptions still apply. A more thorough description of the specific exemptions and exclusions for the Department of Homeland Security (DHS) are available here: <https://www.dhs.gov/foia-exemptions>.

Decisions to withhold or redact information in FOIA requests is adjudicated on a case-by-case basis. Broadly speaking however, redaction and withholding can be permitted where the potential harm to an individual, protected entity, or national security would outweigh the potential benefits of release to the general public.

For the purposes of requesting NFIP data via FOIA, this means that records containing privileged or sensitive information are often eligible for redaction prior to release, unless consent to release has been secured by the requestor.

Q: What information is typically considered exempt from release?

A: Information that could harm an individual's right to privacy or a commercial entity's competitive advantage have typically been considered exempt from release under FOIA exemptions 6 and 4 respectively.

Due to privacy concerns, information that is classed as Personally Identifiable Information (PII) is normally withheld unless consent to release has been secured. This includes but is not limited to the following: (1) identity (e.g. name, policy #, repetitive loss ID, etc.), (2) address (e.g. street address, zip+4, etc.), and (3) location (e.g. census block, complete geocoordinates).

Please note that the address of an NFIP policyholder is considered PII by FEMA. Therefore, addresses of flood properties from our program cannot be shared publicly without violating the Privacy Act. This is in part related to our status as a federal agency with a database system of record protected by the Privacy Act.

Due to competitive advantage concerns, information regarding either the policies written by or claims processed by the NFIP's private sector partners are normally withheld. This includes but is not limited to the following information: Write Your Own (WYO) provider, insurance agency, insurance agent, and claim adjusting firm.

This is not meant to be an exhaustive list and has been shared here for information purposes only.

Q: Can FEMA provide NFIP flood insurance claims for a specific FEMA disaster?

A: The NFIP does not track flood insurance claims based on the FEMA's disaster declarations. The NFIP uses a separate Event Designation Number (EDN) or Flood Insurance Claims Office (FICO) number to do this. If an EDN was not assigned for a particular disaster, the NFIP can still search for flood insurance claims records using a state(s) and a date of loss range(s). Record level information may be subject to exemptions under the FOIA.

Q: Is it possible to receive copies of NFIP data sets used by academic studies?

A: This depends on the nature and use of the dataset. Some datasets were used in the studies before the implementation of FEMA's current privacy initiatives and are not scheduled to be released via OpenFEMA or unredacted through the FOIA process. Other datasets may only have been available for academic use under authorized information sharing access agreements (ISAAs).

Q: How are NFIP rates and premiums calculated?

A: Several factors go into rating an NFIP policy and calculating a premium. The total cost to consumer is inclusive of several Congressionally mandated fees. Under Risk Rating 1.0, these factors and calculations are laid out in the NFIP Insurance Manual, which is updated semi-annually. The Risk Rating 2.0: Equity in Action rating factors are available here: [Risk Rating 2.0: Equity in Action | FEMA.gov](#).