What are the benefits of Risk Rating 2.0?
The NFIP is developing Risk Rating 2.0 to deliver the following key benefits to policyholders, communities, and the flood insurance industry:

- Creates an individualized picture of a property’s risk
- Provides rates that are easier to understand for agents and policyholders
- Reflects more types of flood risk in rates
- Uses the latest actuarial practices to set risk-based rates
- Reduces complexity for agents to generate a quote

Learn More
To learn more about Risk Rating 2.0 and to get the most up-to-date information, please visit www.fema.gov/nfiptransformation.