

FEMA Publishes NFIP Claims and Policy Data

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WASHINGTON – To broaden understanding of the nation's flood insurance program, FEMA published [National Flood Insurance Program \(NFIP\)](#) data including more than two million claims records dating back to 1978 and more than 47 million policy records for transactions from the past ten years. This data supplements existing NFIP data through OpenFEMA and provides additional data of interest to stakeholders.

The publication of this NFIP data promotes transparency, reduces complexity for public data requests, and improves how the agency's stakeholders interact with and understand the NFIP; all without compromising consumer privacy.

"This data demonstrates FEMA's commitment to build a culture of preparedness by providing insights to our stakeholders that can help close the nation's insurance gap", said Dr. Daniel Kaniewski, FEMA's Deputy Administrator for Resilience. "It gives the insurance industry, researchers, and the public the ability to analyze and evaluate this program. Insurance is the best tool to financially protect you and your family before a disaster."

The published data is in a machine-readable format and allows analysis of how coverage has changed in a geographic area and where NFIP claims have been filed for more than 40 years. The data includes fields such as: state, census tract, zip code, year of loss, and amount paid on claims. The data will be updated every 45 to 60 days and delivers the most specific amount of geographic data possible, while preserving policyholder anonymity.

"The proactive publication of this data will assist the private market to grow in the flood insurance space and help close the insurance gap. The private market will now be able to identify areas with prior flood claims and historical flood insurance policies," said David Maurstad, FEMA's Deputy Associate Administrator for Insurance and Mitigation.



When using OpenFEMA, users will have access to a Data Dictionary. The Data Dictionary serves as a centralized repository of information such as field meanings, relationships to other data, origin, usage, and format detailed descriptions of fields used in the data set.

The publishing of this NFIP data promotes transparency, reduces complexity for public requests, and improves how our stakeholders interact with and contextually understand the program. The OpenFEMA platform is intended to meet the requirements established in the [HR 4174, Foundations for Evidence Based Policy Act, Title II Open Government Data Act](#). To view this data, and data from other FEMA programs visit the [OpenFEMA website](#).

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