

## The Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP) Community Rating System (CRS)

Information is provided on the CRS at a national level (All 50 US states, the District of Columbia, and all US territories).

### CRS Classifications

CRS Classes	Percentage of Communities Participating in CRS by Class
1 through 4 (Advanced Classes)	0.9% of total
5 through 7 (Intermediate Classes)	43.26% of total
8 and 9 (Introductory Classes)	55.83% of total

### Insurance Services Office (ISO) Territories

ISO Territory Number	States Included in Territory
1	Includes Maine, Vermont, New Hampshire, Massachusetts, Connecticut, and Rhode Island
2	Includes Ohio, Pennsylvania, West Virginia, Virginia, Delaware, Washington, DC and Maryland
3	Includes North Carolina
4	Includes New York, Georgia, and South Carolina
5	Includes Kentucky and Tennessee
6	Includes Mississippi, Alabama, Florida and southern Louisiana
7	Includes North Dakota, Minnesota, Wisconsin, Michigan, Illinois, Indiana, Iowa, Missouri, Nebraska, and Kansas
8	Includes Oklahoma, Arkansas, northern Louisiana, Texas, southern New Mexico, and Puerto Rico
9	Includes Montana, Wyoming, South Dakota, Utah, Colorado, northern New Mexico, Arizona and southern Nevada
10	Includes southern Oregon, northern Nevada, California, and Hawaii
11	Includes Alaska, Washington, northern Oregon, and Idaho

### NFIP and CRS participation and Flood Insurance Policies

	NFIP	CRS	CRS as a % of NFIP total
Participating Communities	21,705	1,211	5.57%
Policies in Force	5,583,461	3,779,513	67.69%
Insurance in Force	1.27 Billion Dollars	882 Billion Dollars	69.45%