

# CRS What-If

Application      CRS Coord.      2ndPOC      Activity Points      Classology      Comments      What If      GTA

**Community:** KEY WEST, CITY OF  
**County:**

**State:** FLORIDA  
**CID:** 120168

Current CRS Class = 7

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		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF		7,913	6,723	362	828
PREMIUM		\$11,952,273	\$11,282,465	\$235,911	\$433,897
AVERAGE PREMIUM		\$1,510	\$1,678	\$652	\$524
<b>CRS Class</b>					
09	Per Policy	\$85	\$99	\$34	\$0
	Per Community	\$676,091	\$663,674	\$12,416	\$0
08	Per Policy	\$169	\$197	\$34	\$0
	Per Community	\$1,339,765	\$1,327,349	\$12,416	\$0
07	Per Policy	\$253	\$296	\$34	\$0
	Per Community	\$2,003,439	\$1,991,023	\$12,416	\$0
06	Per Policy	\$339	\$395	\$69	\$0
	Per Community	\$2,679,530	\$2,654,698	\$24,833	\$0
05	Per Policy	\$422	\$494	\$69	\$0
	Per Community	\$3,343,205	\$3,318,372	\$24,833	\$0
04	Per Policy	\$506	\$592	\$69	\$0
	Per Community	\$4,006,879	\$3,982,046	\$24,833	\$0
03	Per Policy	\$590	\$691	\$69	\$0
	Per Community	\$4,670,554	\$4,645,721	\$24,833	\$0
02	Per Policy	\$674	\$790	\$69	\$0
	Per Community	\$5,334,228	\$5,309,395	\$24,833	\$0
01	Per Policy	\$758	\$888	\$69	\$0
	Per Community	\$5,997,909	\$5,973,076	\$24,833	\$0

\* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

\*\* SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

\*\*\* Preferred Risk Policies are not eligible for CRS Premium Discounts.

# Community Overview

Community: KEY WEST, CITY OF State: FLORIDA  
 County: MONROE COUNTY CID: 120168

Program:	Regular	Emergency Entry:	06/12/1970	Regular Entry:	09/03/1971
Status:	PARTICIPATING			Status Effective:	08/19/1974
Current Map:	02/18/2005	Study Underway:	YES	Level of Regs:	E
FIRM Status:	REVISED			Initial FIRM:	09/03/1971
FHBM Status:	NEVER MAPPED			Initial FHBM:	

Probation Status: COMPLIANT/NO PROBATION  
 Probation Effective: Probation Ended:  
 Suspension Effective: 09/15/1972 Reinstated Effective: 08/19/1974  
 Withdrawal Effective: Reinstated Effective:

CRS Class / Discount: 07 / 15%  
 Effective Date: 10/01/2016  
 CAV Date: 08/26/2019 Workshop Date:  
 CAC Date: 08/08/2018 GTA Date: 11/21/2019

Policies in Force: 7,913  
 Insurance in Force: \$2,063,262,200.00  
 No. of Paid Losses: 3,705  
 Total Losses Paid: \$189,412,411.15  
 Sub. Damage Claims Since 1978: 734

- Community Website: <https://www.cityofkeywest-fl.gov/>
- Tribal Community
  - Upton Jones Claims
  - ICC Claims
  - HMGP Projects
  - FMA Projects

# Insurance Overview

As of 09/30/2019

Community: KEY WEST, CITY OF State: FLORIDA  
 County: MONROE COUNTY CID: 120168

Overview	Occupancy	Zone	Pre/Post FIRM
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## Total by Community

Total Number of Policies: 7,913  
 Total Premiums: \$11,952,273  
 Insurance in Force: \$2,063,262,200  
 Total Number of Closed Paid Losses: 3,705  
 \$ of Closed Paid Losses: \$189,412,411

## Group Flood Insurance

Total Number of Policies: 16  
 Total Premiums: \$9,600  
 Insurance in Force: \$558,400  
 Total Number of Closed Paid Losses: 0  
 \$ of Closed Paid Losses: \$0

## Post Firm Minus Rated Policies

Total Number of Minus Rated Policies: 1,021  
 A Zone Minus Rated Policies: 1,021  
 V Zone Minus Rated Policies: 13

## Manufactured Homes

Total Number of Policies: 11  
 Total Number of Closed Paid Losses: 76  
 \$ of Closed Paid Losses: \$1,014,790

## ICC

## 1316

Total Number of ICC Closed Paid Losses: 14  
 \$ of ICC Closed Paid Losses: \$372,902

Number of Properties by Community: 2

## Substantial Damage Losses

Number of Substantial Damage Closed Paid Losses: 734

# Insurance Zone

As of 09/30/2019

Community: KEY WEST, CITY OF      State: FLORIDA  
 County: MONROE COUNTY      CID: 120168

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
<b>A01-30 &amp; AE Zones</b>	6,659	\$10,710,816	\$1,700,313,700	3,542	\$183,332,369.45	\$6,173,598.34
<b>A Zones</b>	0	\$0	\$0	0	\$0.00	\$0.00
<b>AO Zones</b>	5	\$5,021	\$1,029,900	2	\$62,309.50	\$2,100.00
<b>AH Zones</b>	0	\$0	\$0	0	\$0.00	\$0.00
<b>AR Zones</b>	0	\$0	\$0	0	\$0.00	\$0.00
<b>A99 Zones</b>	0	\$0	\$0	0	\$0.00	\$0.00
<b>V01-30 &amp; VE Zones</b>	43	\$557,028	\$16,913,900	93	\$4,608,473.59	\$153,564.40
<b>V Zones</b>	0	\$0	\$0	0	\$0.00	\$0.00
<b>D Zones</b>	0	\$0	\$0	0	\$0.00	\$0.00
<b>B, C &amp; X Zone</b>						
<b>Standard</b>	362	\$235,911	\$53,936,300	50	\$1,123,591.38	\$45,710.93
<b>Preferred</b>	828	\$433,897	\$290,510,000	18	\$285,667.23	\$13,870.00
<b>Total</b>	7,897	\$11,942,673	\$2,062,703,800	3,705	\$189,412,411.15	\$6,388,843.67

# Insurance Occupancy

As of 09/30/2019

Community: KEY WEST, CITY OF      State: FLORIDA  
 County: MONROE COUNTY      CID: 120168

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	3,916	\$5,921,500	\$1,044,702,800	2,670	\$123,267,233.94	\$4,227,667.86
2-4 Family	882	\$1,172,582	\$213,418,000	309	\$12,687,647.06	\$468,168.14
All Other Residential	2,397	\$973,377	\$472,894,700	154	\$6,533,624.38	\$238,515.93
Non Residential	718	\$3,884,814	\$332,246,700	572	\$46,923,905.77	\$1,454,491.74
<b>Total</b>	<b>7,913</b>	<b>\$11,952,273</b>	<b>\$2,063,262,200</b>	<b>3,705</b>	<b>\$189,412,411.15</b>	<b>\$6,388,843.67</b>

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	2,573	\$958,765	\$484,495,500	118	\$4,312,439.10	\$168,597.22
Non Condo	5,340	\$10,993,508	\$1,578,766,700	3,587	\$185,099,972.05	\$6,220,246.45
<b>Total</b>	<b>7,913</b>	<b>\$11,952,273</b>	<b>\$2,063,262,200</b>	<b>3,705</b>	<b>\$189,412,411.15</b>	<b>\$6,388,843.67</b>

# Insurance Pre/Post FIRM

As of 09/30/2019

Community: KEY WEST, CITY OF      State: FLORIDA  
 County: MONROE COUNTY      CID: 120168

Overview	Occupancy	Zone	Pre/Post FIRM
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## Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	3,438	\$8,349,629	\$876,743,000	3,078	\$169,033,557.48	\$5,572,332.19
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	2	\$2,051	\$314,100	2	\$62,309.50	\$2,100.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	18	\$321,459	\$7,529,500	51	\$3,327,529.76	\$91,811.52
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	624	\$362,515	\$209,249,900	62	\$1,309,503.98	\$54,905.93
Standard	76	\$62,840	\$14,081,900	46	\$1,046,245.67	\$42,460.93
Preferred	548	\$299,675	\$195,168,000	16	\$263,258.31	\$12,445.00
Grand Total	4,082	\$9,035,654	\$1,093,836,500	3,193	\$173,732,900.72	\$5,721,149.64

## Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	3,221	\$2,361,187	\$823,570,700	463	\$14,297,640.14	\$601,086.15
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	3	\$2,970	\$715,800	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	25	\$235,569	\$9,384,400	42	\$1,280,943.83	\$61,752.88
V Zones	0	\$0	\$0	0	\$0.00	\$0.00

12/2/2019

Insurance Pre/Post FIRM

<b>D Zones</b>	0	\$0	\$0	0	\$0.00	\$0.00
<b>B, C &amp; X Zone</b>	566	\$307,293	\$135,196,400	6	\$99,754.63	\$4,675.00
<b>Standard</b>	286	\$173,071	\$39,854,400	4	\$77,345.71	\$3,250.00
<b>Preferred</b>	280	\$134,222	\$95,342,000	2	\$22,408.92	\$1,425.00
<b>Grand Total</b>	3,815	\$2,907,019	\$968,867,300	511	\$15,678,338.60	\$667,514.03