

## CRS “What-If” Table

FEMA’s “What-If” table shows values associated with the different CRS class ratings. Currently Key West has a Class 10 rating, no discount, which is why that class isn’t shown. The lower the class rating, the greater the annual discount.

“Total” column shows the overall value of each class by policy and overall community.

“SFHA” column shows the values for policy holders within all designated flood zones.

“X-STD...” column shows values for policy holders in the less likely to flood X-zones.

“PRP” column shows no discount as these are already discounted preferred policies.

<b>Community:</b>	KEY WEST, CITY OF	<b>State:</b>	FLORIDA
<b>County:</b>	MONROE COUNTY ▾	<b>CID:</b>	120168

Current CRS Class = 10 [\[Printable Version\]](#)

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	7,792	6,586	417	789
PREMIUM	\$11,763,643	\$10,996,655	\$343,327	\$423,661
AVERAGE PREMIUM	\$1,510	\$1,670	\$823	\$537

CRS Class		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
09	Per Policy	\$73	\$83	\$41	\$0
	Per Community	\$566,999	\$549,832	\$17,167	\$0
08	Per Policy	\$143	\$167	\$41	\$0
	Per Community	\$1,116,831	\$1,099,664	\$17,167	\$0
07	Per Policy	\$214	\$250	\$41	\$0
	Per Community	\$1,666,663	\$1,649,497	\$17,167	\$0
06	Per Policy	\$287	\$334	\$82	\$0
	Per Community	\$2,233,662	\$2,199,329	\$34,333	\$0
05	Per Policy	\$357	\$417	\$82	\$0
	Per Community	\$2,783,494	\$2,749,161	\$34,333	\$0
04	Per Policy	\$428	\$501	\$82	\$0
	Per Community	\$3,333,326	\$3,298,993	\$34,333	\$0
03	Per Policy	\$498	\$584	\$82	\$0
	Per Community	\$3,883,158	\$3,848,825	\$34,333	\$0
02	Per Policy	\$569	\$668	\$82	\$0
	Per Community	\$4,432,991	\$4,398,658	\$34,333	\$0
01	Per Policy	\$639	\$751	\$82	\$0
	Per Community	\$4,982,823	\$4,948,490	\$34,333	\$0

- \* SFHA (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.

Note: There’s only a single Class 1 community in the nation, Roseville, California.