

# **Flood Insurance Statistics in Connecticut and Other New England States**

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## **Issue**

Provide statistics for the federally administered flood insurance plans in Connecticut and other New England states. This report updates and expands OLR Report [2016-R-0178](#).

## **Summary**

Generally, standard homeowner's insurance policies do not cover losses due to flooding. As a result, Congress created the [National Flood Insurance Program](#) (NFIP) in 1968 to (1) mitigate future flood losses through community-enforced building and zoning ordinances and (2) give property owners access to affordable, federally backed flood insurance protection. NFIP is administered by the Federal Emergency Management Agency (FEMA), but the insurance is sold through private insurance companies. Because FEMA sets rates, they generally do not differ between companies or agents.

A FEMA website, [FloodSmart.gov](#), allows property owners and renters to search for participating insurers serving their communities.

As of September 30, 2026, there were [30,648 flood insurance policies](#) active in Connecticut, insuring over \$8 billion of property value. Premiums for these policies (including the federal policy fee) total \$47,348,819. Within Connecticut, coastal towns represent [the majority](#) of flood insurance policies, claims, and payments.

Connecticut has more flood insurance policies than any other New England state except Massachusetts. Due to the value of the insured property, the extent of damage, and other factors, Connecticut has historically received larger insurance payments than every other New England state.

## **Flood Insurance Premiums**

According to [NFIP](#), the average national flood insurance policy costs approximately \$1,249 per year. In Connecticut, it costs approximately \$1,886 per year. This average yearly cost includes the premium and other charges. The premium for a policy on any specific property varies significantly based on whether the insurance covers a building, its contents, or both. The cost of insurance is also impacted by the property's features (for example, the number of floors or having a finished basement), a specific policyholder's deductible, any fees mandated by the federal government, and the flood zone. A flood zone is FEMA's categorization of a property's risk due to geographical factors such as proximity to coasts or floodplains.

The average national cost (including the premium and other costs mentioned above) for flood insurance on a residential property in a low-risk flood zone is approximately \$960 per year. In Connecticut, the average cost for a flood insurance policy in a low-risk flood zone is approximately \$1,176 per year.

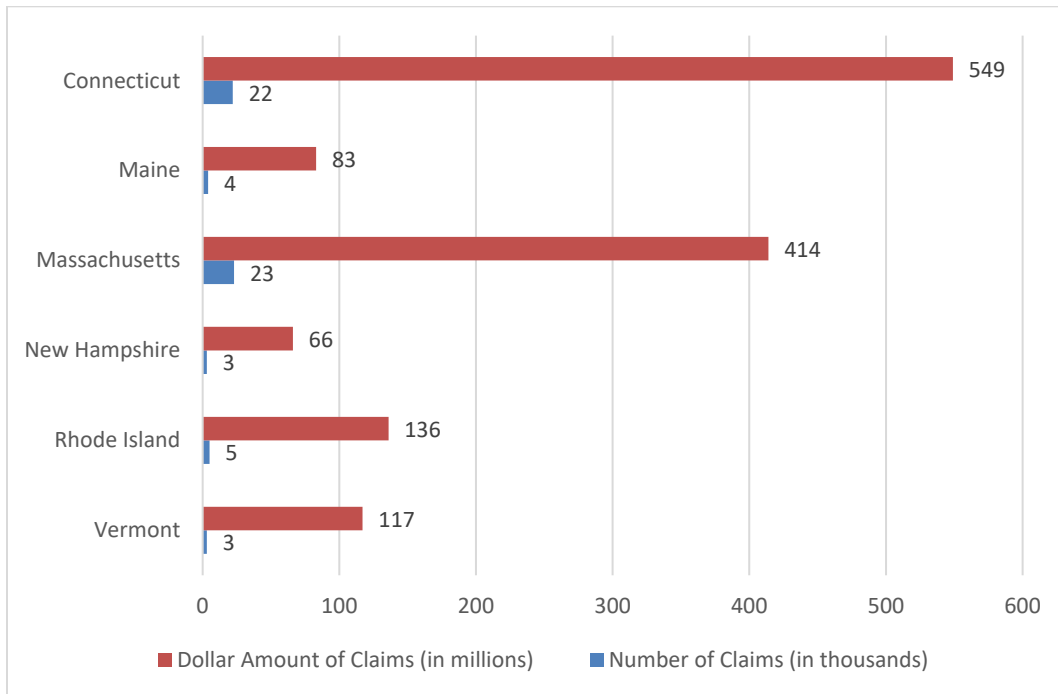
## **Flood Insurance in New England**

### ***Losses and Payments***

Between 1980 and 2025, Connecticut policy holders have received more total payments from flood insurance policies than policy holders in any other New England state. This may be due to a variety of factors, including higher insured values or greater damage.

There have been 21,772 NFIP claims paid in Connecticut, second only to Massachusetts among New England states during the same period. Flood insurance has paid out over \$548 million to Connecticut policy holders, more than \$130 million more than paid out to policy holders in Massachusetts.

**Graph 1: Cumulative Claims and Payments, New England States, 1980-2025**



Source: [FloodSmart](#) Historical NFIP Claims Information data

## ***Policies and Premiums***

Table 1 below shows the number of policies in force, the total insured value of buildings and contents (or coverage), and the total annual payment (the sum of submitted written premium, discounts, and fees).

**Table 1: Policies and Premiums in New England States, 2026**

| State         | Policies in Force | Total Coverage  | Total Annual Payment |
|---------------|-------------------|-----------------|----------------------|
| Connecticut   | 30,648            | \$8,386,362,800 | \$57,812,468         |
| Maine         | 8,316             | 2,266,563,200   | 14,816,223           |
| Massachusetts | 56,479            | 15,651,665,200  | 88,061,504           |
| New Hampshire | 7,138             | 1,808,596,000   | 11,051,293           |
| Rhode Island  | 11,329            | 3,262,852,800   | 16,204,931           |
| Vermont       | 3,764             | 1,007,025,200   | 7,987,080            |

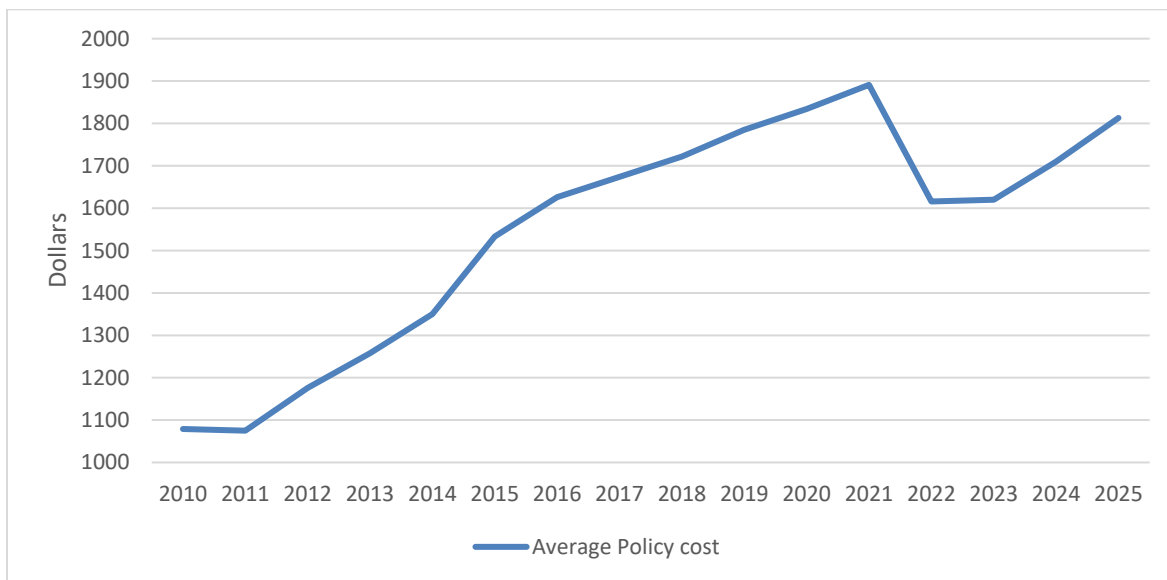
Source: [NFIP Policy Information by State](#) data as of September 30, 2026

## **Flood Insurance in Connecticut**

The total number of flood insurance policies in Connecticut declined slightly from 2010-2025. However, the average policy cost (including the premium, reserve fund assessment, federal policy

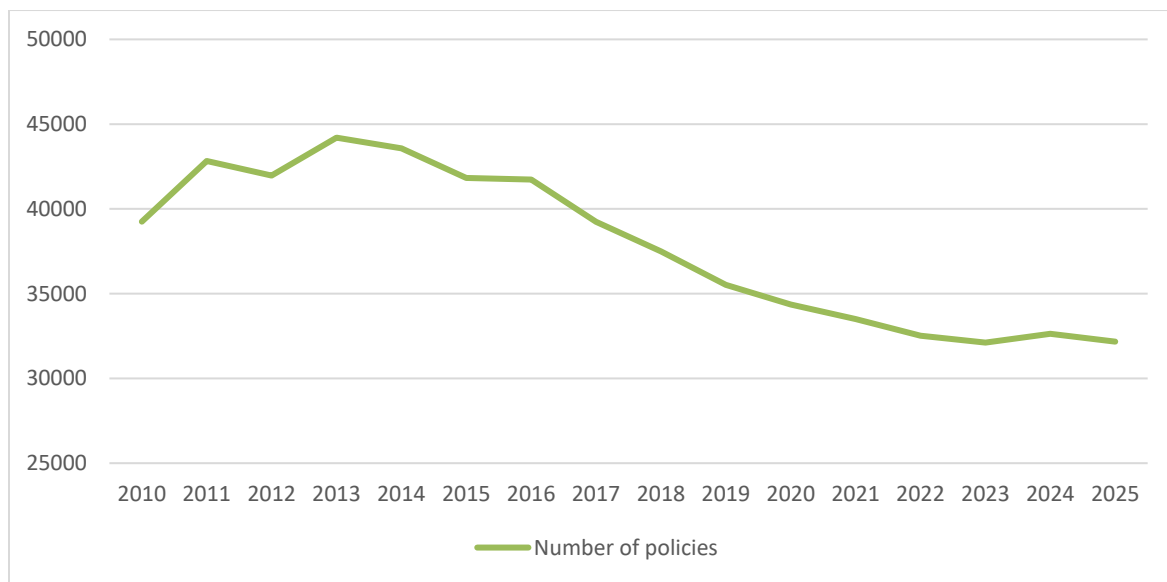
fee, and other surcharges) rose over the same period. This period included several major storms, such as Irene (2011), Sandy (2012), and Henri (2021).

**Graph 2: NFIP Average Policy Cost in Connecticut, 2010-2025**



Source: OLR Calculations of OpenFEMA Redacted Policies [data](#), last updated September 9, 2026

**Graph 3: NFIP Policies in Force by Year in Connecticut, 2010-2025**

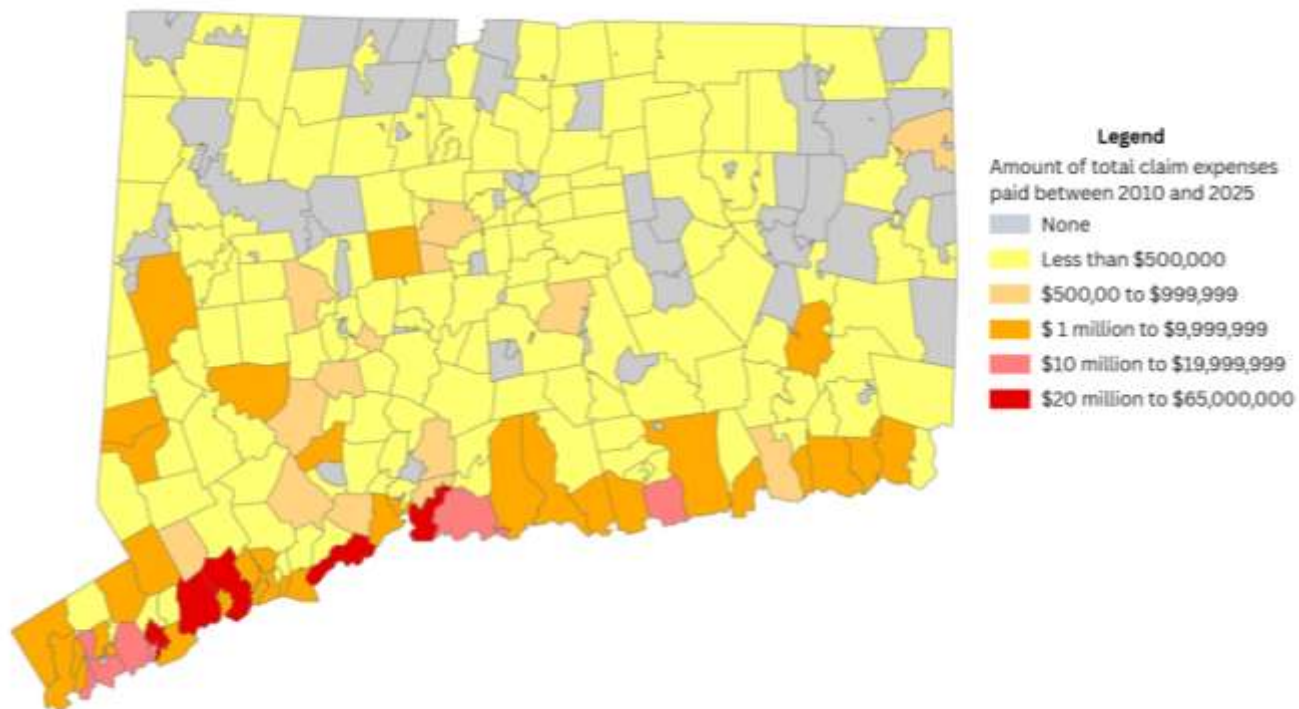


Source: OLR Calculations of OpenFEMA Redacted Policies [data](#), last updated September 9, 2026

## ***Losses and Payments***

The highest total amount of paid claim expenses between 2010 and 2025 has been clustered around the shoreline (see Map 1 below).

### Map 1: Cumulative NFIP Flood Claims by Zip Code, 2010-2025



Source: OLR calculations of OpenFEMA Redacted Claims [data](#), last updated September 9, 2026, map created by Information Technology Services

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