5m US FLOOD MAP.

The highest resolution national-scale flood map available on the market, enabling you to write flood confidently and profitably at any location in the contiguous US.

Make effective risk selection and pricing decisions
5 meter resolution provides a clearer definition of flow paths around properties, reducing over- or underestimation of flood risk. Through realistically representing flood, using the latest advancements in science and technology, you can effectively identify properties most at risk and make effective decisions.

Understand loss drivers and claims costs
Fluvial, pluvial and storm surge flooding are mapped consistently across the US for the first time, using bespoke methodologies to capture the unique behavior of each flood type. Viewing the three flood types separately gives a greater insight into which flood types might be the drivers of loss, as well as potential claims costs, with each flood type causing different damage. Viewing flood types in combination is also key for hurricane-prone areas where fluvial, pluvial and storm surge can occur concurrently.

Choose your own view of risk
We undertake extensive investigation of US flood defenses and include this in our mapping as an additional dataset. Providing a defended and undefended view of flooding enables you to consider all, some or none of the defenses in line with your risk preferences.

Up-to-date insights
Much of existing US flood data fails to capture the full extent of flooding because it relies on outdated terrain data. The JBA US Flood Map provides a realistic view of risk in today's world by using the latest terrain data, preventing under- or overestimation of flood risk in areas of recent significant development.

JBA’s 5m US Flood Map uses Applied Research Associates, Inc’s hurricane storm surge levels for the Gulf and Atlantic coast.

Key uses
- Property-level flood assessment
- Improved insurance risk selection, pricing and underwriting
- Effective exposure accumulation management
- Deeper insights alongside existing market data

90% of all natural disasters in the US involve flooding but only 15% of US homeowners have flood insurance. It's clear the private flood insurance market offers a multibillion-dollar opportunity – JBA's flood data can help you capitalize on this with confidence.

Matt Reid, Managing Director, JBA Risk Management Inc.
Technical overview

Fluvial, pluvial and storm surge flood at 5 meter resolution
Based on observed river, rainfall and tide gauge data; 2D hydraulically modeled extents and depths using high-resolution terrain data
Return periods from 20 years to 1,500 years, with optional defended view
Range of formats directly from JBA or via our network of resellers

Comprehensive flood risk management across the insurance workflow

Our US Flood Map can also be used alongside our US Flood Pricing Data and US Flood Model for a consistent view of the risk across the whole insurance workflow.

US Pricing Data, available for different building types and coverage, provides a quantitative annual technical cost for flooding at property level for improved risk assessment and pricing.

JBA’s US Flood Model enables quantification of loss across the US at portfolio level for effective accumulation management and has been developed using JBA’s revolutionary FLY Technology, which enables users to customize almost every aspect of the model including insurance hours clause, defenses, vulnerabilities and more.

About JBA

JBA is the global leader in flood risk management. Our flood maps, catastrophe models and analytics are used by some of the world’s largest insurers, reinsurers, financial institutions, property companies and governments. We’re part of one of the biggest and best global flood consultancies, employing over 500 experts who work with clients around the world. Our team is a collaboration of scientists who use their expertise to help keep us at the forefront of technical innovation.