RATING

This section contains information, including rate tables, required to accurately rate a flood insurance policy. Information and rates for the Preferred Risk Policy (PRP) and Residential Condominium Building Association Policy (RCBAP) are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. That will assist in developing the proper rate for the building.

Examples of some rating situations are shown on pages RATE 40 through RATE 47.

A premium table for single family Pre-FIRM buildings located in Special Flood Hazard Areas (SFHAs) is located on page RATE 11. These premiums were calculated using Rate Table 2. This premium table is included in this manual to help the agent more easily quote premiums for buildings that do not require elevation certification.

I. AMOUNT OF INSURANCE AVAILABLE

	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
BUILDING COVERAGE				
Single Family Dwelling	$ 35,000 *	$ 50,000	$200,000	$250,000
2-4 Family Dwelling	$ 35,000 *	$ 50,000	$200,000	$250,000
Other Residential	$100,000**	$150,000	$100,000	$250,000
Non-Residential	$100,000**	$150,000	$350,000	$500,000
CONTENTS COVERAGE				
Residential	$ 10,000	$ 20,000	$ 80,000	$100,000
Non-Residential	$100,000	$130,000	$370,000	$500,000

* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $50,000.
** In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $150,000.

NOTE: For RCBAP, refer to CONDO Section for basic insurance limits and maximum coverage available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per $100 of coverage. Table 6 provides precalculated Pre-FIRM premiums for various coverage limits. See Table 7 for the Expense Constant, Federal Policy Fee, and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES

ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

	Building	Contents
Residential	.68	.79
Non-Residential	.79	1.58

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES[1]

ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.68 / .25	.79 / .45	.68 / .25		.68 / .53		.79 / .45	
	With Basement	.73 / .38	.79 / .38	.73 / .38		.73 / .44		.84 / .44	
	With Enclosure	.73 / .45	.79 / .45	.73 / .45		.73 / .56		.84 / .56	
	Manufactured (Mobile) Home	.68 / .25	.79 / .45					.79 / .45	
CONTENTS LOCATION	Basement & Above				.79 / .38		.79 / .38		1.58 / 1.15
	Enclosure & Above				.79 / .45		.79 / .45		1.58 / .91
	Lowest Floor Only - Above Ground Level				.79 / .45		.79 / .45		1.58 / .39
	Lowest Floor Above Ground Level and Higher Floors				.79 / .31		.79 / .31		1.58 / .39
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.20 / .12
	Manufactured (Mobile) Home								1.58 / .39

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .70	1.06 / 1.25	.91 / .70		.91 / 1.32		1.06 / 1.32	
	With Basement	.98 / 1.30	1.06 / 1.05	.98 / 1.22		.98 / 2.26		1.12 / 2.26	
	With Enclosure	.98 / 1.25	1.06 / 1.25	.98 / 1.19		.98 / 2.21		1.12 / 2.21	
	Manufactured (Mobile) Home	.91 / 3.45	1.06 / 1.25					1.06 / 5.81	
CONTENTS LOCATION	Basement & Above				1.06 / 1.05		1.06 / 1.05		2.10 / 2.34
	Enclosure & Above				1.06 / 1.25		1.06 / 1.25		2.10 / 2.54
	Lowest Floor Only - Above Ground Level				1.06 / 1.25		1.06 / 1.25		2.10 / 2.12
	Lowest Floor Above Ground Level and Higher Floors				1.06 / 1.10		1.06 / 1.10		2.10 / 1.80
	Above Ground Level - More than One Full Floor				.30 / .29		.30 / .29		.41 / .39
	Manufactured (Mobile) Home								2.10 / 5.40

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55/ .38

[1] Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.68 / .25	.79 / .45	.68 / .25		.79 / .45		.79 / .45	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home	.88 / .57	.88 / .57					1.76 / .64	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.79 / .45		.79 / .45		1.58 / .39
	Lowest Floor Above Ground Level and Higher Floors				.79 / .31		.79 / .31		1.58 / .39
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.20 / .12
	Manufactured (Mobile) Home								1.58 / .39

FIRM ZONES AO, AH ("No Basement" Buildings Only)[1]

	Building		Contents	
OCCUPANCY	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance[2] (AOB, AHB)	.17 / .06	.17 / .06	.17 / .11	.17 / .11
Without Certification of Compliance or Elevation Certificate[3]	.69 / .17	.80 / .30	.80 / .20	1.59 / .25

[1] Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

[2] "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

[3] "Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***** SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE[1]	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08
+3	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.17 / .08	.18 / .08
+2	.22 / .08	.22 / .08	.17 / .08	.17 / .08	.16 / .08	.16 / .08	.22 / .08	.21 / .08
+1	.43 / .08	.39 / .10	.27 / .08	.23 / .08	.17 / .08	.17 / .08	.47 / .09	.65 / .08
0	.74./ .08	.81 / .20	.55 / .08	.47 / .18	.37 / .08	.39 / .16	1.18 / .09	1.42 / .08
-1[2]	1.88 / .90	2.83 / 1.29	1.72 / .82	2.44 / .73	.91 / .47	1.06 / .66	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE[1]	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+3	.21 / .12	.19 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+2	.21 / .12	.25 / .12	.21 / .12	.20 / .12	.21 / .12	.18 / .12	.21 / .12	.27 / .14
+1	.42 / .12	.39 / .20	.24 / .12	.30 / .12	.21 / .12	.18 / .12	.35 / .12	.44 / .21
0	.90 / .12	.75 / .50	.55 / .12	.52 / .30	.23 / .12	.25 / .12	1.02 / .12	.97 / .67
-1[2]	2.68 / .86	2.00 / 1.40	1.56 / .61	1.33 / .86	.31 / .12	1.02 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE[1]	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.18 / .12	.18 / .12	.18 / .12
+3		.18 / .12	.18 / .12	.18 / .12
+2		.18 / .12	.18 / .12	.18 / .12
+1		.18 / .12	.18 / .12	.18 / .12
0		.18 / .12	.18 / .12	.18 / .12
-1		.18 / .12	.18 / .12	.18 / .12
-2		.18 / .12	.20 / .12	.20 / .12

[1] If Lowest Floor is –1 because of attached garage, submit application for special consideration. Rate may be lower.

[2] Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (under-floor space) that has its interior floor 1 to 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

***** SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE[1]

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non-Residential	Residential[2]	Non-Residential[2]	
+5 or more	.28 / .10	.44 / .15	.45 / .12	.61 / .12	NO ESTIMATED BASE FLOOD ELEVATION[3]
+2 to +4	.61 / .12	.72 / .20	.65 / .17	.89 / .25	
+1	1.10 / .55	1.41 / .75	1.20 / .68	1.35 / .80	
0 or below	***	***	***	***	
+2 or more	.24 / .08	.30 / .09	.33 / .12	.45 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION[4]
0 to +1	.56 / .10	.56 / .17	.55 / .15	.80 / .23	
-1	1.78 / .86	2.44 / 1.04	1.85 / .74	1.84 / 1.13	
-2 or below	***	***	***	***	
No Elevation Certificate	2.14 / 1.10	2.93 / 1.70	2.22 / 1.10	2.45 / 1.50	No Elevation Certificate

[1] Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for

[2] For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .18 /.12.

[3] Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

[4] Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

***** SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE -- BUILDING RATES[1]

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0[2]	1.50 / .28	1.86 / .74	1.19 / .28	1.34 / .68	1.03 / .28	1.19 / .55	2.27 / .23	3.33 / .23
-1[3]	3.28 / 1.72	4.96 / 2.75	3.00 / 1.72	4.28 / 2.09	2.10 / 1.55	2.24 / 2.13	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0[2]	2.27 / .37	2.12 / 1.58	1.44 / .37	1.46 / .94	.74 / .41	.85 / .41	2.18 / .37	2.40 / 2.01
-1[3]	5.19 / 2.85	5.21 / 4.57	3.00 / 2.01	3.55 / 2.85	.89 / .41	3.17 / .41	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0[2]		.38 / .25	.38 / .25	.38 / .25
-1[3]		.38 / .25	.38 / .25	.38 / .25
-2		.38 / .25	.38 / .25	.42 / .25

[1] **Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.**

[2] These rates are to be used if the lowest floor of the building is at or above BFE.

[3] Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***** SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

FIRM ZONES '75-'81, UNNUMBERED V-ZONE

SUBMIT FOR RATING

TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES[1,2]

Elevation of the lowest floor above or below BFE adjusted for wave height[3]	Elevated Buildings Free of Obstruction[4]				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More[5]	Replacement Cost Ratio .50 to .74[5]	Replacement Cost Ratio Under .50[5]
+4 or more	.23	.23	.44	.58	.87
+3	.23	.23	.51	.68	1.01
+2	.33	.34	.65	.86	1.30
+1	.59	.63	.87	1.17	1.65
0	.89	.95	1.13	1.52	2.05
-1	1.30	1.35	1.49	1.98	2.57
-2	1.83	1.93	1.97	2.59	3.31
-3	2.53	2.65	2.62	3.41	4.33
-4 or below	***	***	***	***	***

[1] **Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.**

[2] Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

[3] Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

[4] Free of Obstruction -- The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:
(1) Insect screening (provided that no additional supports are required for the screening), or
(2) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building of abnormally high tides or wind driven water is minimized.

[5] These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

***** SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V-ZONE

SUBMIT FOR RATING

TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES[1,2]

Elevation of the lowest floor above or below BFE adjusted for wave height[3]	Elevated Buildings With Obstruction[4]				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More[5]	Replacement Cost Ratio .50 to .74[5]	Replacement Cost Ratio Under .50[5]
+4 or more	.31	.31	.98	1.31	1.96
+3	.31	.31	1.05	1.38	2.07
+2	.40	.41	1.13	1.53	2.28
+1	.67	.70	1.32	1.77	2.53
0	.97	1.01	1.54	2.04	2.81
-1[6]	1.36	1.43	1.84	2.44	3.25
-2[6]	1.90	2.00	2.29	3.01	3.91
-3[6]	2.61	2.73	2.94	3.84	4.93
-4 or below	***	***	***	***	***

[1] **Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.**

[2] Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

[3] Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

[4] With Obstruction -- The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating.

[5] These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

[6] For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is one or more feet below BFE.

***** SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V-ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

PRE-FIRM NOT ELEVATION-RATED RATES[1, 2]

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

[1] Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

[2] Base Deductible is $1,000.

POST-FIRM NOT ELEVATION-RATED RATES[1]

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

[1] Base Deductible is $500.

TABLE 5. REGULAR PROGRAM -- PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AR and AR Dual Zones -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08
+3	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.17 / .08	.18 / .08
+2	.22 / .08	.22 / .08	.17 / .08	.17 / .08	.16 / .08	.16 / .08	.22 / .08	.21 / .08
+1	.43 / .08	.39 / .10	.27 / .08	.23 / .08	.17 / .08	.17 / .08	.47 / .09	.64 / .08
0	.48 / .14	.46 / .14	.55 / .08	.46 / .14	.37 / .08	.39 / .16	.48 / .30	.64 / .28
-1[1]	**See Footnote[1]**							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+3	.21 / .12	.19 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+2	.21 / .12	.25 / .12	.21 / .12	.20 / .12	.21 / .12	.18 / .12	.21 / .12	.27 / .14
+1	.42 / .12	.39 / .20	.24 / .12	.30 / .12	.21 / .12	.18 / .12	.35 / .12	.44 / .21
0	.74 / .24	.66 / .28	.55 / .12	.66 / .24	.23 / .12	.25 / .12	.74 / .24	.55 / .38
-1[1]	**See Footnote[1]**							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.18 / .12	.18 / .12	.18 / .12
+3		.18 / .12	.18 / .12	.18 / .12
+2		.18 / .12	.18 / .12	.18 / .12
+1		.18 / .12	.18 / .12	.18 / .12
0		.18 / .12	.18 / .12	.18 / .12
-1[2]		.18 / .12	.18 / .12	.18 / .12
-2[2]		.18 / .12	.18 / .12	.18 / .12

[1] Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.
[2] These rates are only applicable to Contents-only policies.
NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 6.
PRECALCULATED PRE-FIRM PREMIUM TABLE

AMOUNT OF INSURANCE	PREMIUM[1] EXCLUDING ICC,[2] EXPENSE CONSTANT, AND FEDERAL POLICY FEE[3]			
	A, AE, A-1-A30, AH, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
BUILDING				
$ 20,000	$ 146	$136	$ 196	$ 182
$ 30,000	$ 219	$204	$ 294	$ 273
$ 40,000	$ 292	$272	$ 392	$ 364
$ 50,000	$ 365	$340	$ 490	$ 455
$ 60,000	$ 403	$365	$ 620	$ 525
$ 70,000	$ 441	$390	$ 750	$ 595
$ 80,000	$ 479	$415	$ 880	$ 665
$ 90,000	$ 517	$440	$1,010	$ 735
$100,000	$ 555	$465	$1,140	$ 805
$125,000	$ 650	$528	$1,465	$ 980
$150,000	$ 745	$590	$1,790	$1,155
$175,000	$ 840	$653	$2,115	$1,330
$200,000	$ 935	$715	$2,440	$1,505
$225,000	$1,030	$778	$2,765	$1,680
$250,000[4]	$1,125	$840	$3,090	$1,855
CONTENTS				
$ 5,000	$ 40	$ 40	$ 53	$ 53
$ 10,000	$ 79	$ 79	$106	$106
$ 15,000	$119	$119	$159	$159
$ 20,000	$158	$158	$212	$212
$ 25,000	$177	$181	$265	$275
$ 30,000	$196	$203	$317	$337
$ 40,000	$234	$248	$422	$462
$ 50,000	$272	$293	$527	$587
$ 60,000	$310	$338	$632	$712
$ 70,000	$348	$383	$737	$837
$ 80,000	$386	$428	$842	$962
$ 90,000	$424	$473	$947	$1,087
$100,000	$462	$518	$1,052	$1,212

1 Premium before applying any CRS credits or optional deductible factors.

2 Add $75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add $6.

3 Add $80 to the premium selected from the table above to cover Expense Constant and Federal Policy Fee.

4 Add $60 to cover the ICC cost for the $250,000 building limit, except for D zones. For D zones add $4.

TABLE 7. EXPENSE CONSTANT, FEDERAL POLICY FEE, AND PROBATION SURCHARGE TABLE

EXPENSE CONSTANT[1]		FEDERAL POLICY FEE[2]	PROBATION SURCHARGE
STANDARD FLOOD POLICY	SCHEDULED BUILDING POLICY		
$50	$45	$30	$50

[1] The Expense Constant applies to new business and renewal Standard Flood Insurance Policies and Scheduled Building Policies. For the Residential Condominium Building Association Policy, refer to page CONDO 7. For the Preferred Risk Policy, there is no Expense Constant for new or renewal policies.

[2] For the Preferred Risk Policy, the Federal Policy Fee is $5.

III. DEDUCTIBLES

A standard $500 deductible applies in all non-SFHA zones. The insured may choose a deductible amount different from the standard $500 for Post-FIRM or the standard $1000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 21 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of $1,000 for Pre-FIRM SFHA risks may opt to purchase separate $500 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 21 must be used to calculate the deductible surcharge.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

TABLE 8. DEDUCTIBLE FACTORS

Single Family and 2-4 Family Building and Contents Policies[1,2]

Deductible Options: Building/Contents	Post-FIRM $500 Ded.	Pre-FIRM $1,000 Ded.	Deductible Options: Building/Contents	Post-FIRM $500 Ded.	Pre-FIRM $1,000 Ded.
$ 500/ $500	1.000	1.100	$4,000/$1,000	.800	.850
$1,000/ $500	.975	1.050	$4,000/$2,000	.775	.825
$1,000/$1,000	.950	1.000	$4,000/$3,000	.750	.800
$2,000/ $500	.925	1.000	$4,000/$4,000	.740	.775
$2,000/$1,000	.900	.950	$5,000/ $500	.780	.875
$2,000/$2,000	.875	.925	$5,000/$1,000	.750	.825
$3,000/ $500	.875	.950	$5,000/$2,000	.740	.800
$3,000/$1,000	.850	.900	$5,000/$3,000	.730	.775
$3,000/$2,000	.825	.875	$5,000/$4,000	.720	.750
$3,000/$3,000	.800	.850	$5,000/$5,000	.710	.725
$4,000/ $500	.825	.900			

Single Family and 2-4 Family Building Only or Contents Only Policies[1,2]

Building	Post-FIRM $500 Ded.	Pre-FIRM $1,000 Ded.
$500	1.000	1.100
$1,000	.950	1.000
$2,000	.890	.925
$3,000	.830	.875
$4,000	.775	.825
$5,000	.725	.775

Contents[3]	Post-FIRM $500 Ded.	Pre-FIRM $1,000 Ded.
$500	1.000	1.150
$1,000	.950	1.000
$2,000	.850	.900
$3,000	.750	.800
$4,000	.675	.725
$5,000	.625	.650

Other Residential and Non-Residential Policies[1,2]

	Discount From			Building Only		Contents Only	
Bldg./Contents	Post-FIRM $500 Ded.	Pre-FIRM $1,000 Ded.	Amount	Post-FIRM $500 Ded.	Pre-FIRM $1,000 Ded.	Post-FIRM $500 Ded.	Pre-FIRM $1,000 Ded.
$500/ $500	1.000	1.050	$500	1.000	1.050	1.000	1.050
$1,000/$1,000	.975	1.000	$1,000	.975	1.000	.980	1.000
$2,000/$2,000	.930	.955	$2,000	.925	.950	.950	.960
$3,000/$3,000	.885	.910	$3,000	.890	.910	.900	.930
$4,000/$4,000	.860	.885	$4,000	.850	.880	.850	.900
$5,000/$5,000	.835	.860	$5,000	.810	.850	.800	.875

[1] Deductible factors for the RCBAP are located on page CONDO 22.

[2] The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.

[3] Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

Coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

ICC coverage is mandatory for all Standard Flood Insurance Policies except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units, and (4) Group Flood Insurance. For these four cases, ICC coverage is not available. In a condominium building, ICC coverage is only available through the Condominium Association's flood policy.

The current ICC coverage limit is $20,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any one flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of $250,000 for residential structures and $500,000 for non-residential structures.

TABLE 9. STANDARD FLOOD INSURANCE POLICY INCREASED COST OF COMPLIANCE (ICC) COVERAGE Premiums for $20,000 ICC Coverage

All Except RCBAP, MPPP, Preferred Risk Policies, and Submit-For-Rate Policies

		Residential		Non-Residential	
		Building Amount of Insurance		Building Amount of Insurance	
FIRM	Zone	$1 - $240,000	$240,001 - $250,000	$1 - $490,000	$490,001 - $500,000
Post-FIRM	A, AE, A1-A30, AO, AH	$ 6	$ 4	$ 6	$ 4
	AR, AR DUAL ZONES	$ 6	$ 4	$ 6	$ 4
	POST-'81 V1-V30, VE	$20	$14	$20	$14
	'75-'81 V1-V30, VE	$35	$25	$35	$25
	A99, B, C, X, D	$ 6	$ 4	$ 6	$ 4
Pre-FIRM	A, AE, A1-A30, AO, AH	$75	$60	$75	$60
	AR, AR DUAL ZONES	$ 6	$ 4	$ 6	$ 4
	V, VE, V1-V30	$75	$60	$75	$60
	A99, B, C, X, D	$ 6	$ 4	$ 6	$ 4

NOTES:
(1) ICC coverage does not apply to the Emergency Program, individually owned condominium units insured under the Dwelling Form or General Property Form, contents-only policies, and Group Flood Insurance Policies.
(2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.
(3) Use only one ICC premium amount listed above for each building to be insured.
(4) For scheduled building policies, apply ICC premium for each building.
(5) Add Expense Constant, Federal Policy Fee, and Probation Surcharge if applicable, when computing the premium.
(6) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.
(7) See RATE 19 for AR Zone and AR Dual Zone Rating information.
(8) For flood policies issued through the Mortgage Portfolio Protection Program, use the rates and ICC premiums in the table on page MPPP 1.

V. RATING STEPS

1. Determine the exact location of the building and/or contents to be insured. IF THE MAILING ADDRESS DIFFERS FROM THE PROPERTY ADDRESS, USE THE PROPERTY ADDRESS ONLY.

2. Determine if the building is located in an eligible community.

   Not all communities participate in the NFIP. There is NO COVERAGE available in non-participating communities. If you are uncertain, call the NFIP at 1-800-638-6620, your FEMA Regional Office, or a local community official for assistance.

3. Determine the NFIP program phase (Emergency or Regular) and the community in which the property is located.

   Some communities may be eligible for premium discounts under the Community Rating System (CRS). See the CRS Section for a list of eligible communities, the corresponding discounts, and an example showing how to apply the CRS discount.

4. Determine the location of the contents in the building.

5. Determine the date of construction as described below.

   - Date of Construction—Buildings

     For flood insurance purposes, the date of construction for buildings under the NFIP must be determined in order to establish whether the building is Pre-FIRM or Post-FIRM construction.

     The start of construction or substantial improvement for insurance purposes means the date the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

     For the Coastal Barrier Resources System, the start of construction or substantial improvement, for insurance purposes, must be determined in accordance with the documentation requirements set forth by the Coastal Barrier Resources Act (CBRA). (See the Coastal Barrier Resources System Section.)

   - Date of Construction—Manufactured (Mobile) Homes/Travel Trailers

     The date of construction for a manufactured (mobile) home is different from a standard building and depends upon the location of the manufactured (mobile) home.

     For manufactured (mobile) homes located in manufactured (mobile) home parks or subdivisions, the date of construction is the date facilities were constructed for servicing the manufactured (mobile) home site, or the date of the permit, provided that construction began within 180 days of the permit date. This rule applies to all manufactured (mobile) homes even if the manufactured (mobile) home is rated and classified as single family.

     For manufactured (mobile) homes not located in manufactured (mobile) home parks or subdivisions, but located on individually owned lots or tracts of land, the date of construction is the date the manufactured (mobile) home was permanently affixed to the site or the permit date if affixed to the site within 180 days of the date of permit.

   - Pre-FIRM Construction

     For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or before the effective date of the initial FIRM for the community, are considered Pre-FIRM construction. However, for insurance purposes, manufactured (mobile) homes that are located or placed in existing manufactured (mobile) home parks or subdivisions, or expansions to existing manufactured (mobile) home parks or subdivisions, are considered Pre-FIRM.

     All historic buildings are considered Pre-FIRM as long as the building meets the definition of a historic building. (See the Definitions Section.)

Pre-FIRM buildings that are substantially improved may continue being rated as Pre-FIRM if certain conditions are satisfied. Pre-FIRM rating is applicable ONLY when ALL of the following conditions are met:

- The building must be Pre-FIRM.

- The substantial improvement must be an ADDITION to the building. (This condition excludes substantial improvements made as interior remodeling or repair projects.)

- The ADDITION and extension must be next to and in contact with the existing building. (This condition does not apply to substantial improvements consisting of the construction of additional floors.)

- An Elevation Certificate must be submitted to the NFIP Underwriting Unit with the application or renewal. The Elevation Certificate must verify that the lowest floor elevation of the ADDITION is at or above the applicable base flood elevation in effect at the time the addition is started.

If all of the above conditions are satisfied, the entire building is eligible for Pre-FIRM rates. (Except for some V-Zone risks and some manufactured [mobile] home risks, Post-FIRM rates provide less costly coverage and, therefore, the coverage may be rated using the lower Post-FIRM rates.) If the above conditions are not satisfied, the entire building MUST be rated as Post-FIRM.

- Post-FIRM Construction

For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction. This would include all manufactured (mobile) homes located in either new manufactured (mobile) home parks or subdivisions or outside of existing manufactured (mobile) home parks or subdivisions.

VI. PREMIUM CALCULATION

A. Emergency Program

1. Determine Occupancy Type: Residential or Non-Residential.

2. Calculate premium using appropriate rates.

3. Apply appropriate deductible factor if an Optional Deductible is selected.

4. Add Expense Constant and Federal Policy Fee.

B. Regular Program

1. Determine if the property to be insured is Pre-FIRM or Post-FIRM. A Pre-FIRM premium table for standard risk, single family property is located on page RATE 11.

2. Determine Zone.

3. Determine Occupancy: Single Family, 2-4 Family, Other Residential, Non-Residential, or Manufactured (Mobile) Home.

4. Determine Building Type (including basement or enclosure, if any): one floor, two floors, three or more floors, split level, or manufactured (mobile) home on foundation.

5. Determine if building has basement (or enclosed area below an elevated building): none, finished, or unfinished.

6. Determine Elevation Difference.

7. Calculate premium using the appropriate rates.

8. Apply appropriate deductible factor if an Optional Deductible is selected.

9. The ICC premium is not subject to deductible factors. First calculate the deductible amount, then add in the ICC premium, for each policy year.

10. Apply CRS discount, if applicable.

11. Add $50.00 Probation Surcharge if building is located in a community on probation.

12. Add Expense Constant and Federal Policy Fee.

VII. KEY POINTS FOR RATING

A. Basic Limits and Additional Limits

For rating purposes in the Regular Program, separate rates have been established for the Basic Limits and the Additional Limits.

B. Whole Dollars

NFIP accepts premium only in WHOLE DOLLARS. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. ALWAYS SUBMIT GROSS PREMIUM.

C. Increased Cost of Compliance (ICC) Premium

Total Calculated Premium will include ICC premium. The ICC premium is not subject to deductible factors, but the CRS discount will apply.

D. Expense Constant

The Expense Constant is charged on new and renewal policies. It is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification Section. The Expense Constant is $50 for the Standard Flood Insurance Policy and $45 per building for the Scheduled Building Policy.

Under the Residential Condominium Building Association Policy, the Expense Constant is based on the number of units (see CONDO Section). Under the Preferred Risk Policy, there is no Expense Constant for new and renewal policies.

E. Federal Policy Fee

A Federal Policy Fee shall be charged for all new and renewal policies, including the Preferred Risk Policy. This fee is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification Section. This fee is not subject to earned commissions and, as such, is not considered part of the Total Prepaid Premium. The Federal Policy Fee must, however, be added to the Total Prepaid Premium in order to figure the Total Prepaid Amount.

Under the Residential Condominium Building Association Policy, the Federal Policy Fee is based on the number of units (see CONDO Section).

F. Buildings in More Than One Flood Zone

Buildings, not the land, located in more than one zone must be rated using the more hazardous zone.

This condition applies even though the portion of the building located in the more hazardous zone may not be covered under the SFIP, such as a deck.

G. Mortgagee on Policy— Higher Deductible Requested

When a mortgagee is listed on the policy, their WRITTEN CONSENT should be secured before requesting a deductible higher than the applicable SFIP deductible.

VIII. REGULAR PROGRAM, POST-FIRM ELEVATION-RATED RISKS

A. Elevation Difference

The elevation difference is the difference between the lowest floor used for rating and the Base Flood Elevation (BFE). The elevation difference must be determined if the building is Post-FIRM located in a Special Flood Hazard Area (SFHA) and within a Regular Program community.

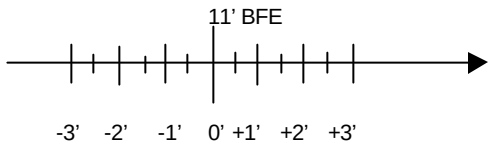
Refer to the Lowest Floor Guide section for a guide to determining the lowest floor. Note that, in Puerto Rico, elevations are based on meters rather than feet. Before rating the flood insurance premium, the agent must convert the meter elevations into feet.

For rating purposes, the elevation difference is the difference, measured in feet, between the lowest floor elevation of the building to be rated, and the BFE for that zone. The elevation difference can be a number of feet above (+) or below (-) the BFE.

If the BFE and/or the lowest floor elevation is shown in tenths (e.g., 10.5'), the agent must apply the rounding rule to the difference between the BFE and the lowest-floor-for-rating elevation. If the difference is negative, the final figure is rounded up from .5. If the difference is positive,

the final figure is rounded up from .5. Always round to the higher elevation. For example, -3’ is higher than -3.5’ and +4’ is higher than +3.5’.

Rounding Rule Example:



10.5’ LF - 11.0’ BFE = -0.5’
Because the difference is negative, it is rounded up to 0’.

11.5’ LF – 11.0’ BFE = +0.5’
Because the difference is positive, it is rounded up to 1.0’.

B. Examples

Examples to illustrate how to determine the elevation difference are provided below.

1. Zones A1-A30, AE, AR, AR Dual Zones, Post-‘81 V1-V30, VE, and A (With Estimated BFE)

   Lowest Floor Elevation - Base Flood Elevation (BFE) = Elevation Difference

   Examples:

   a. Lowest Floor Elevation (+10') - BFE (+6') = Elevation Difference of (+4').

   b. Lowest Floor Elevation (+8.3') - BFE (+6.0') = Elevation Difference of (+2.3'); therefore, (+2.3') is rounded down to (+2.0').

   c. Lowest Floor Elevation (+12.4') - BFE (+8.8') = Elevation Difference of (+3.6'); therefore, (+3.6') is rounded up to (+4.0').

   d. Lowest Floor Elevation (+9.5') - BFE (+12.0') = Elevation Difference of (-2.5'); therefore, (-2.5') is rounded down to (-2').

2. Zone AH

   Lowest Floor Elevation - Base Flood Elevation (BFE) = Elevation Difference

   Examples:

   a. Lowest Floor Elevation (+4') - BFE (+2') = (+2'); use With Certification rates.

   b. Lowest Floor Elevation (+6') - BFE (+8') = (-2'); use Without Certification rates.

   c. Lowest Floor Elevation (+4') - BFE (+4') = (0'); use With Certification rates. This is an AH Zone which qualifies for an AHB rate.

3. Zone AO

   In AO zones, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating. If the lowest floor elevation is equal to or greater than the Base Flood Depth printed on the FIRM, use With Certification rate (AOB). If the elevation difference is less than the Base Flood Depth, use Without Certification rates. When no Base Flood Depth is printed on the FIRM, a depth of 2 feet must be used for rating purposes.

   Examples:

   a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+5') - Base Flood Depth (3') = (+2'); use With Certification rates.

   b. Lowest Floor Elevation (0') - Base Flood Depth (+1') = (-1'); use Without Certification rates.

   c. Lowest Floor Elevation (+2') - (+2') (no published Base Flood Depth) = (0'); use With Certification rates.

4. Zone A (With No Estimated BFE)

   In Zone A where there is no established BFE, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating.

   Examples:

   a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+3') = (+3') for rating purposes (use No Estimated BFE rate table). The top of the bottom floor is 3' above the highest adjacent grade.

b. Lowest Floor Elevation (-2') = (-2') for rating purposes. The top of the bottom floor is below the highest adjacent grade by 2'.

5. Zones V1-V30, VE Post-FIRM 1975-81

Lowest Floor Elevation - Base Flood Elevation (BFE) = Elevation Difference

C. Optional Elevation Rating

Pre-FIRM construction, at the option of the applicant, may be rated using Pre- or Post-FIRM rating. Once it is determined which rating will provide a lower premium, a policy may be endorsed to obtain a lower rate.

IX. PRE-FIRM ELEVATED BUILDING RATED AT PRE-FIRM RATES

Pre-FIRM elevated buildings ***with no enclosures*** beneath the lowest elevated floor are to be rated using the No Basement rates.

Pre-FIRM elevated buildings ***with enclosures*** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

X. AR ZONE AND AR DUAL ZONE RATING

NOTE: AR Dual Zones appear on the FIRM as AR/AE, AR/AH, AR/AO, AR/A1-A30, and AR/A.

For Pre-FIRM construction **and** Post-FIRM **non-elevation** rated risks, use the rates provided in Table 4.

Structures in AR and AR Dual Zones with an Elevation Certificate may be rated using the rates provided in Table 5.

XI. POST-FIRM AO ZONE RATING

In Zone AO, when the base flood depth number is not printed on the FIRM, a base flood depth of 2 feet is an acceptable standard unless modified by community ordinance or state law. The difference from the top of the lowest floor to the highest adjacent ground (grade) must be greater than or equal to 2 feet in order to use the more favorable With Certification (AOB) rates. If the difference is less than 2 feet, the Without Certification rates are to be used.

XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D

Post-FIRM elevated buildings in the above zones ***with no enclosures*** beneath the lowest elevated floor are to be rated using the No Basement/Enclosure rates.

Post-FIRM elevated buildings in the above zones ***with enclosures*** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

XIII. REGULAR PROGRAM V ZONE POST-FIRM CONSTRUCTION

A. Rating All V Zone Buildings

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the Zone V, V1-V30, and VE rates do not take into consideration the flood risk associated with any addition of a habitable area (finished or used as living or work area) below the lowest elevated floor. Further, rates do not allow for any flood risk to the machinery or equipment used to service the building located below the lowest elevated floor.

NOTE: A 1975-81 risk with an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure, but a 1981 Post-FIRM risk cannot.

B. Zones VE and V1-V30—Enclosure Containing Machinery or Equipment Below BFE

Follow these steps when determining the lowest floor for rating in Zones **VE and V1-V30** where there is an enclosure containing machinery or equipment located below the BFE:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the figure in Item C3.c (bottom of lowest horizontal structural member) of the Elevation Certificate reflects the top or the bottom of the slab.

- If Item C3.c is equal to or higher than Item C3.f (lowest adjacent grade), deduct (for 1-4 family residences) 12 inches from the

elevation found in Item C3.c and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

If the surveyor has used Item C3.a (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the figure in Item C3.a of the Elevation Certificate reflects the top or the bottom of the slab.

- If Item C3.a is equal to or higher than Item C3.f, deduct (for 1-4 family residences) 12 inches from the elevation found in Item C3.a and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

C. 1975-81 Post-FIRM V Zone Construction

1975-81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981.

D. 1981 Post-FIRM V Zone Construction

1981 Post-FIRM V-Zone Construction refers to any V Zone Post-FIRM building for which (1) the permit application date for the construction or substantial improvement is on or after October 1, 1981, or (2) the permit was issued before October 1, 1981, and the actual start date of construction did not begin within 180 days of the permit date.

E. Elevated Buildings—1981 Post-FIRM V Zone Construction

1. Elevated Building Without Obstruction

   The area below the Elevated Floor is open, with no obstruction, to allow the flow of flood waters. Open wood lattice work or readily removable insect screening is permissible. Use the rates from Table 3E. For unnumbered Zone V, use Submit-for-Rate guidelines.

2. Elevated Building With Obstruction

   The area below the Elevated Floor is enclosed, either partially or fully by solid perimeter walls or breakaway walls. Use the rates from Table 3F provided that the enclosure is less than 300 square feet and no machinery or equipment is below the BFE. For unnumbered Zone V, use Submit-for-Rate guidelines.

   NOTE: Equipment located below the lowest elevated floor constitutes an obstruction.

   For all non-elevated buildings, elevated buildings with non-breakaway walls below their lowest elevated floors, and elevated buildings with habitable or finished areas located below their lowest elevated floors, the submit-for-rate procedures should be followed. Producers should be sure to include a recent photograph or blueprints, including a site grading plan if ocean front, a copy of the variance, and an Elevation Certificate with the Application form.

   Any additions during the policy term or any subsequent policy term that would change the applicable rates must be endorsed to the policy, and any additional premium must be paid by the insured.

3. Replacement Cost Ratio

   The replacement cost ratio is needed to select the proper rate for insurance on buildings in 1981 Post-FIRM Construction V, V1-V30, and VE Zones on or after October 1, 1981. The estimated building replacement cost is used in conjunction with the amount of the building insurance desired to determine the insurance-to-replacement-cost ratio.

   Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement cost ratio is determined by dividing the amount of building coverage by the replacement cost of the building.

   If the replacement cost of the building exceeds the maximum statutory building limit, use the replacement cost, not the maximum statutory building limit, in

calculating the ratio. For example, if the building replacement cost is $1,000,000 and the amount of building coverage requested is the maximum statutory building limit of $250,000, the rate is .25, so use the rate listed for "Replacement Cost Ratio Under .50."

Place the rate in the appropriate box on the Application and continue with the premium calculation.

4. Elevation Information

The lowest floor elevation must be identified for buildings in Zones V, V1-V30, and VE. Note that the lowest floor elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

The BFE, including wave height, must be identified for any building located in Zones V1-V30 and VE.

XIV. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when producers fail to provide the required actuarial rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Tentative rates are generally higher than the rates published in this manual (ranging from $2 to $10 per $100 of coverage). When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined.

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In these cases, the NFIP will presume that the building is located in a Special Flood Hazard Area, and the FIRM zone should be shown as Zone AA. AA is not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

The alternative rating procedure is also used by the NFIP for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term. Again, this procedure can be used only when the community has no V Zones. In these cases, the NFIP assigns an AS Zone designation, which is not a valid flood zone designation, but rather a rating method, and uses the Pre-FIRM Zone A rates to compute the premium.

In both of the above situations, the producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible within the initial policy term after an AA or AS Zone designation has been made. If the correct flood zone is not provided, no Renewal Premium Notice will be issued.

C. Map "Grandfather" Rules--Effect of Map Revisions on Flood Insurance Rates

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries resulting in the designation of additional flood hazard areas; or provide information to better delineate the BFE and/or flood insurance risk zones. When these situations occur, the FIRM is revised and republished.

The implementation of a new FIRM raises the question--HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

1. Grandfather Rules

To recognize policyholders who have built in compliance with the FIRM and/or remained loyal customers of the NFIP by maintaining continuous coverage, the Federal Insurance and Mitigation Administration has "Grandfather rules." These rules allow such policyholders to benefit in the rating for that building. For such buildings, the insured would have the

option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed (for those built in compliance) or when coverage was first obtained (for those with continuous coverage). This results in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

The conditions that must be met for an insured to be eligible to receive the rating benefit from the "Grandfather rules" after a map revision (new map) becomes effective are described below.

2. General Rule of Rating

Always use the new map if it will provide a more favorable premium (lower rate).

3. Existing Business--Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous and the building has not been altered to make the reference level lower than the BFE on that FIRM. (NOTE: Alteration does not apply to Pre-FIRM construction or to risks grandfathered to a B, C, or X Zone.)

a. Examples-- Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The Lowest Floor was 11'. The elevation difference was +1, and the policy was rated using a +1 elevation difference.

  This policy was written and continuously renewed for 3 years. In 1983 a new map for the community was issued.

  The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was -1. Since continuous coverage existed on the policy and the building was not altered in any way, the policy can be rated using a +1 elevation difference.

- A building was constructed in 1980. The FIRM zone in effect was A. In 1983 the map was revised, which placed the building in a VE zone. Since continuous coverage existed and the building was not altered, the policyholder can continue to use Zone A in determining the rate.

b. Example-- Pre-FIRM Construction

At the time flood insurance coverage was applied for, the building was located in Zone A99. A new map designated the zone as AE. The policy may continue to be rated using Zone A99 rates on the old map as long as there is no interrruption in coverage.

4. New Business-- Applications for Coverage

a. Post-FIRM Construction

If a new policy is applied for, the rates can be based on the FIRM zone and the BFE on the old map in effect on the date the building was constructed provided that:

- The building was built in compliance with the map in effect at the time of construction; and

- The building has not been altered in any way that has resulted in a lowest floor, for rating purposes, lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building); and

- The building has not been substantially improved.

The property owner or producer must provide proper documentation to the WYO company or NFIP Servicing Agent. The documentation must show: the date of the FIRM; the zone on that FIRM in which the property is located; the BFE, if any, for that zone; a copy of the map panel showing the location of the building; and the rating element that is to be grandfathered. A letter from a community official verifying this information also is acceptable.

Example:

A building was constructed in 1980 and, according to the FIRM in effect at that time, was located in Zone AE. No

insurance policy was purchased until 1990. At that time remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

b. Pre-FIRM Construction

This "built in compliance" rule also applies to Pre-FIRM construction if the date of construction was on or before December 31, 1974, and was on or after the FIRM date.

Example:

A building was constructed in November 1974 and the FIRM date was May 3, 1973. The old map showed the building's location as Zone C. Ten years later in 1984, a new map placed the building in an A zone. Flood insurance coverage was applied for after the map was revised. To use the old map showing Zone C as the rating zone, proper documentation must be submitted.

D. Post-'81 V Zone Optional Rating

This optional rating is available for new and renewal policies and endorsements with effective dates on or after October 1, 1997. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 are allowed to use the Post-'81 V Zone rate tables (Tables 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

1. The policy must be rated using the BFE printed on the FIRM panel that includes wave height. The effective date of the FIRM panel must be on or after 10/1/81.

2. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.

3. The building must be elevated free of obstruction or with obstruction less than 300 square feet. All machinery and equipment located below the BFE are considered obstructions.

E. Policies Requiring Re-Rating

The following conditions require that the policies be rated using the new map:

1. If an elevation-rated building is altered, making the lowest floor for rating purposes below the BFE.

   Example:

   An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18'. The BFE was 10'. The Lowest Floor rating was a +8 elevation differential. The map was revised, changing the BFE to 11'. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9'. Due to the alteration, the new map must be used and the building is rated as -2.

2. If a Pre-FIRM or Post-FIRM building is substantially improved or substantially damaged, the building must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. A newer FIRM can always be used if it will result in a more favorable rating.

   Example:

   A building was constructed in 1972 and, when flood insurance was applied for in 1976, was found to be located in Zone C. The FIRM was revised in 1984. The building was substantially improved in 1985. Due to the improvement, the building must now be re-rated as Post-FIRM construction using the 1984 map, or the most recent map can be used if it will result in a more favorable rating.

   If ineligible for renewal as a Preferred Risk Policy because of a map change, the risk must be rewritten as a Standard Flood Insurance Policy.

F. Submit-for-Rate

Certain properties at high flood risk, because of peculiarities in their exposure to flooding, do not lend themselves to preprogrammed rates. These risks require an in-depth underwriting analysis and must be submitted to the NFIP for an individual (specific) rate. As

with other lines of property insurance, the underwriter requires documentation to evaluate those risk characteristics that make up the basis for a proper rate.

The NFIP's two-fold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following documentation be supplied for risks that fall within the submit-for-rate category:

1. Completed NFIP Flood Insurance Application.

2. Completed current Elevation Certificate.

3. Variance issued by the local community stating that permission was granted to construct the building. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.

4. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.

5. The square footage of any enclosure(s) below the elevated floor, the use of the enclosure, a list of machinery and equipment, and the approximate value of each item located in the enclosure.

6. Certified letter from either a local building official, an engineer, or an architect verifying that any such enclosures are designed/ built with breakaway walls.

7. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).

8. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.

For policies written by the NFIP Servicing Agent, all of the appropriate documentation listed above should be submitted to the NFIP Underwriting Department, P.O. Box 6466, Rockville, MD, 20849-6466.

If the building is insurable, the Underwriting Unit will deliver a written rate and the applicable ICC premium to the producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following two exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.

- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-rate quotations, excluding the ICC premium, Expense Constant, Federal Policy Fee, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting documentation must be resubmitted for another determination of the rating.

G. Crawl Space

A building over a "crawl space" (under-floor space) that has its interior floor (finished or not) within 2 feet below grade on all sides, when the elevation of this floor is below the base flood elevation (BFE), must be rated using the *Specific Rating Guidelines*. Under the NFIP rules and regulations, a crawl space with its interior floor below grade on all sides is considered a basement; therefore, the Standard Flood Insurance Policy basement coverage limitations apply. However, for the purposes of coding the application and *TRRP Plan* reporting, this type of building must be coded as an "elevated building with enclosure." This is being done to allow the use of the *Specific Rating Guidelines* when the crawl space elevation is 1 foot or lower below the BFE.

XV. CONTENTS LOCATION

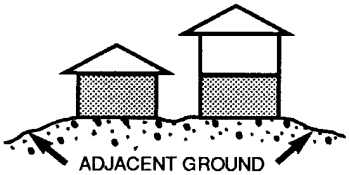
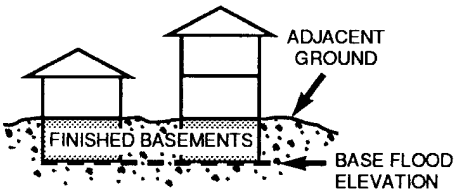
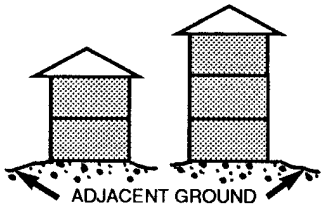
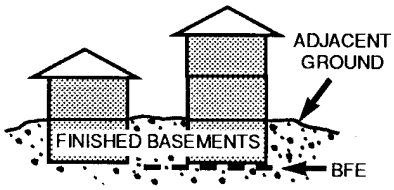
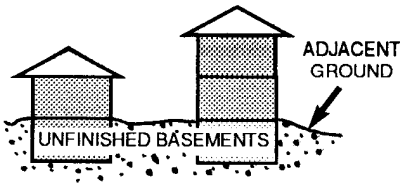
A. Single Family Dwellings

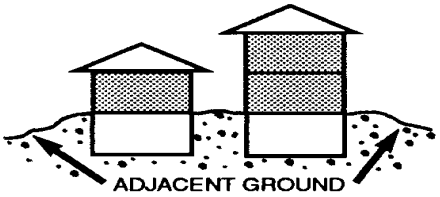
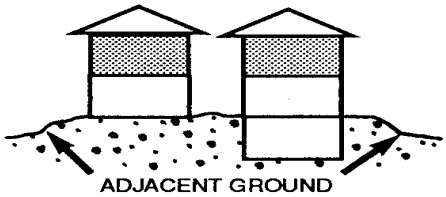
For rating purposes, contents in a single family dwelling are considered to be located throughout the entire building regardless of the building type, with limited coverage in a basement and an enclosed area beneath the lowest elevated floor. Refer to the Standard Flood Insurance Policy.

B. Multi-Family and Non-Residential Buildings

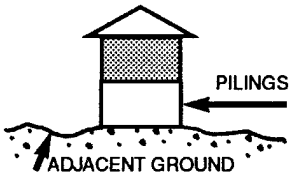
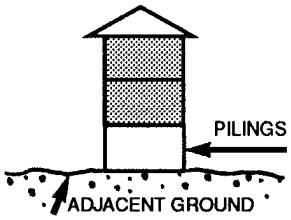
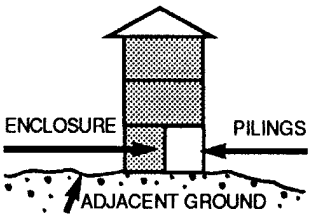
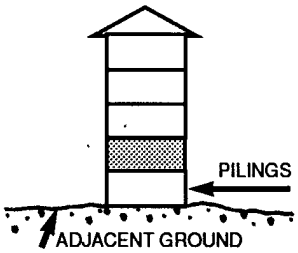
The shaded areas in the illustrations below identify the location of the contents. The rates for contents located in the area indicated will be established based on the zone, construction date, and building description.

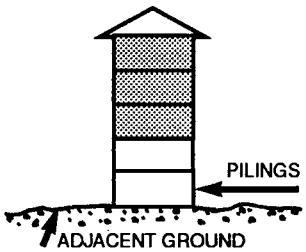
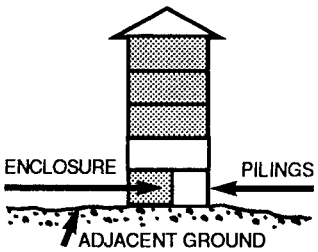
1. Non-Elevated Buildings (contents in shaded areas)

	ON APPLICATION FORM		
	Building Type (including basement if any)	**Basement**	**Contents**
	• One Floor or • Two Floors	• None	• Lowest Floor Only Above Ground Level
	• Two Floors or • Three or More Floors	• Finished LIMITED COVERAGE IN BASEMENT	• Basement Only
	• Two Floors or • Three or More Floors	• None	• Lowest Floor Above Ground Level and Higher Floors
	• Two Floors or • Three or More Floors	• Finished LIMITED COVERAGE IN BASEMENT	• Basement and Above
	• Two Floors or • Three or More Floors	• Unfinished LIMITED COVERAGE IN BASEMENT	• Basement and Above

	ON APPLICATION FORM		
	Building Type (including basement if any)	**Basement**	**Contents**
	• Two Floors or • Three or More Floors	• Finished or Unfinished	• Lowest Floor Above Ground Level and Higher Floors
	• Two Floors or • Three or More Floors	• None or • Finished or Unfinished	• Above Ground Level More Than One Full Floor

2. Elevated Buildings (contents in shaded areas)

	ON APPLICATION FORM		
	Building Type (including enclosure if any)	**Enclosure**	**Contents**
 Elevated building free of obstruction	• One Floor	• None	• Lowest Floor Only Above Ground Level
 Elevated building free of obstruction	• Two Floors	• None	• Lowest Floor Above Ground Level and Higher Floor
 Elevated building with enclosure below lowest elevated floor	• Three or More Floors	• Unfinished LIMITED COVERAGE IN ENCLOSED AREA	• Enclosure and Above
 Elevated building, multiple occupancy, no enclosure	• Three or More Floors	• None	• Lowest Floor Only Above Ground Level

	ON APPLICATION FORM		
	Building Type (including enclosure if any)	**Enclosure**	**Contents**
 Elevated building, multiple occupancy, no enclosure	• Three or More Floors	• None	• Above Ground Level More Than One Full Floor
 Elevated building, multiple occupancy, with enclosure	• Three or More Floors	• Unfinished	• Above Ground Level More Than One Full Floor

XVI. FIRMS WITH WAVE HEIGHTS

The producer must determine whether or not the BFE on the FIRM includes wave height. With very few exceptions (for communities on the West Coast) the Flood Insurance Rate Maps (FIRMs) published prior to January 1, 1981, give still water levels that do not include wave height. FIRMs published January 1, 1981, and later indicate whether or not wave height is included. If wave height is included, the following statement appears on the map legend:

> "Coastal base flood elevations shown on this map include the effects of wave action."

These adjustments apply to 1981 Post-FIRM construction (after October 1, 1981) for Zones V1-V30 and VE.

A. Procedure for Calculating Wave Height Adjustment

The following information is needed:

- A completed Elevation Certificate.
- BFE from the Elevation Certificate (Item B9) or from the FIRM.
- Lowest Adjacent Grade from Item C3.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
- Depth of Still Water Flooding (subtract the Lowest Adjacent Grade from the BFE).

  The additional elevation due to wave crest in V Zone areas will normally vary from a minimum of 2.1 feet to 0.55 times the still water depth at the site. (BFE including wave height adjustment = still water BFE + 0.55 x [still water BFE - lowest adjacent grade elevation].)

  For example, a building's site is determined to be located in Zone V8 with a BFE of 14' NGVD on the appropriate FIRM. Using the information from the Elevation Certificate, the BFE is calculated as follows:

Example 1:

Base flood elevation	14´
Lowest adjacent grade	-6´
Difference	8´
Factor	x 0.55
Wave height adjustment (2.1´ minimum)	4.4´
Base flood elevation	+ 14´
BFE adjusted	18.4´

Example 2:

Base flood elevation	14´
Lowest adjacent grade	-11´
Difference	3´
Factor	x 0.55
Wave height adjustment (2.1´ minimum)	1.65´
	2.1´*
Base flood elevation	+ 14´
BFE adjusted	16.1´

* In *Example 2,* if the calculation results in less than the minimum 2.1 feet, use 2.1 feet in the calculation of the BFE adjusted.

B. Wave Heights in Numbered Zones V1-V30 and VE 1981 Post-FIRM Construction

For most communities that have Coastal High Hazard Areas, the Wave Height Adjustment to the Base Flood Elevation (BFE) has been included on the FIRM.

No wave height adjustment is required for any numbered V Zone area included on a FIRM for any Pacific Coast community

since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

The 1981 and later FIRMs for the Atlantic and Gulf Coast communities indicate whether or not wave height is included. If wave height is included, the following statement appears under “Notes to User” on the map legends: “Coastal base flood elevations shown on this map include the effects of wave action.”

C. Unnumbered V Zones 1981 Post-FIRM Construction

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or other source, until such other data have been provided by the Federal Insurance and Mitigation Administration as criteria to determine the BFEs, including wave heights.

D. Rate Selection Procedure

Factors used in determining the appropriate insurance rate are:

1. The elevation of the building relative to the BFE adjusted by the wave height factor for an individual building site or the actual FIRM BFEs on the appropriate FIRM (include the effect of wave action [wave height]), and

2. The existence or non-existence of obstructions under the beam supporting the building's lowest floor.

The replacement cost ratio is used to select the specific rate. Complete the appropriate section of the Application.

XVII. FLOODPROOFED BUILDINGS

Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

A. Elevation Difference

To determine the elevation difference used for the rating of floodproofed buildings, the following procedures should be used if rounding is necessary:

1. Round floodproofed elevation to the nearest foot if the BFE is shown in feet. Convert the floodproofed elevation to tenths of feet if the BFE is shown in tenths of feet.

2. The elevation difference should be rounded to the nearest higher elevation. Use 0.5 feet as the midpoint and always round up. (Example: +1.5 becomes +2; -0.5 becomes 0; -1.4 becomes -1; -1.5 becomes -1; -1.6 becomes -2.)

In order to qualify for floodproofing credit, buildings in AE, A1-A30, AH, and AO Zones must be floodproofed to at least 1 foot higher than their BFEs.

B. Rating

When computing a premium for a floodproofed building, use the following procedure:

1. Determine how far above the BFE the building is floodproofed. (For example, the building will be floodproofed at +1 foot, +2 feet, and so forth above BFE.)

2. Subtract 1 foot to determine the elevation to be used in determining the rate and computing the premium for the building.

3. Find the rate for the given building in the proper zone at the "adjusted" elevation.

4. Compute the premium as usual.

The building must be floodproofed to +1 foot in order to receive a rate equivalent to a building with its lowest floor elevated to the BFE.

For example, if the building is located in Zone AO and the community's floodproofing standards have been approved to a level of 3 feet above grade (ground level) for the lowest floor of a nonfloodproofed building, to qualify for AOB, a building must meet the following standards:

- Be floodproofed to an elevation of 4 feet above grade (ground level) (1 foot above the community's minimum standard of 3 feet above grade [ground level]).

- The floodproofing must be certified by a registered professional engineer or architect on the Floodproofing Certificate or by a responsible local official in a letter containing the same information requested on the Floodproofing Certificate.

- The certification, certificate, or letter must accompany the NFIP Flood Insurance Application.

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms to the minimum floodproofing specifications of FEMA. This means that the building must be floodproofed to at least 1 foot above the BFE. If floodproofed to 1 foot above the BFE or flood depth, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Application for flood insurance.

To further illustrate, if the building is certified to be floodproofed to 2 feet above the BFE, flood depth, or comparable community approved floodplain management standards, whichever is highest, then it is credited for floodproofing and is to be treated for rating purposes as having a +1 foot elevation.

XVIII. THE V-ZONE RISK FACTOR RATING FORM

A. Use

This *optional* form (see page RATE 35) may be used to evaluate the coastal risk when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure. The form may be used to either:

- Establish a rate prior to issuing a new policy, or

- Appeal the rate charged on an existing policy.

Submit the V-Zone Risk Factor Rating Form for review, along with a copy of the site grading and structural plans, the Elevation Certificate, and photographs, if applicable.

B. Submission

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 7700 Hubble Drive, Lanham, MD 20706.

Confirmation of the discount and established rate will be returned to the submitting producer, engineer, and builder/applicant in approximately 30 business days.

C. Application of Discount

The references shown below relate to the correspondingly numbered items on the form.

1. 1-4 Family Residential or
   Small Commercial Building

   - Building Coverage:

     Apply the appropriate discount from Table 10A or Table 10C to the manual rate.

   - Contents Coverage:

     Area below building free of obstruction or III.B.1.

     III.B.1: Equipment located below building; use Free of Obstruction Table 10B and apply the appropriate discount to the manual rate.

     III.B.3, III.B.4, and III.B.5: Select the proper rate table. No discounts are applied.

2. Other Building Types

   - Building Coverage:

     III.C and III.D: Use Free of Obstruction Table 10A and apply the appropriate discount to the manual rate. Building elevation is measured at the lowest elevated floor.

III.E.1.a: Use With Obstruction Table 10C and apply the appropriate discount to the manual rate. Building elevation is measured at the lowest elevated floor.

III.E.1.b: Submit to the NFIP.

III.E.1.c and III.E.2: No discount. Submit to the NFIP to determine insurability.

- Contents Coverage:

  III.C and III.D: Use Free of Obstruction Table 10B and apply the appropriate discount to the manual rate. Building elevation is measured at the lowest elevated floor.

  III.E.1.a: Do not apply a discount.

  III.E.1.c and III.E.2: No discount. Submit to the NFIP to determine insurability.

TABLE 10. V-ZONE RISK FACTOR RATE DISCOUNT TABLES

TABLE 10A
BUILDING COVERAGE

Rate Discounts Applicable to
Post-FIRM VE, V1-V30 Zone Rate Table, Free of Obstruction

BUILDING POINT TOTAL	ELEVATION OF BUILDING RELATIVE TO BFEWH *		
	-3.5 or Greater Less than -.5	-.5 or Greater Less than +1.5	+1.5 or Greater
Less than 120	+5%	+7%	+10%
120-139	0	0	0
140-159	5%	7%	10%
160-179	9%	12%	16%
180-199	23%	26%	31%
200-219	26%	29%	35%
220-239	29%	32%	38%
240-259	32%	35%	40%

TABLE 10B
CONTENTS COVERAGE

Rate Discounts Applicable to
Post-FIRM VE, V1-V30 Zone Rate Table, Free of Obstruction

BUILDING POINT TOTAL	ELEVATION OF BUILDING RELATIVE TO BFEWH *		
	-3.5 or Greater Less than -.5	-.5 or Greater Less than +1.5	+1.5 or Greater
Less than 120	0	+1%	+3%
120-139	0	0	0
140-159	1%	1%	3%
160-179	2%	2%	5%
180-199	3%	4%	7%
200-219	3%	5%	9%
220-239	4%	7%	11%
240-259	5%	8%	15%

* BFEWH is Base Flood Elevation adjusted for wave height.

TABLE 10. V-ZONE RISK FACTOR RATE DISCOUNT TABLES (Continued)

TABLE 10C
BUILDING COVERAGE

Rate Discounts Applicable to
Post-FIRM VE, V1-V30 Zone Rate Table, With Obstruction

BUILDING POINT TOTAL	ELEVATION OF BUILDING RELATIVE TO BFEWH*			
	-3.5 or Greater Less than -1.5	-1.5 or Greater Less than +.5	+.5 or Greater Less than +2.5	+2.5 or Greater
Less than 40	0	0	0	0
40- 59	3%	5%	6%	8%
60- 79	6%	9%	12%	16%
80- 99	10%	13%	18%	24%
100-119	13%	18%	24%	31%
120-139	16%	22%	30%	38%
140-159	20%	28%	37%	46%
160-179	25%	33%	43%	53%
180-199	40%	50%	60%	70%
200-219	46%	56%	67%	76%

TABLE 10D
CONTENTS COVERAGE

Post-FIRM VE, V1-V30 Zone Rate Table, With Obstruction

NO DISCOUNTS APPLY

* BFEWH is Base Flood Elevation adjusted for wave height.

National Flood Insurance Program

Federal Emergency Management Agency

V-ZONE RISK FACTOR RATING FORM

O.M.B. No. 3067-0022
Expires February 28, 2003

Flood Program Use Only
V.R.N. No. _____
Date Rec. _____ Init. _____

This V-Zone form is to be used in the determination of the flood insurance rate discount for buildings and contents located in a coastal area designated by the Federal Insurance Administration as Zone V or V1-V30.

Completion of this V-Zone form must be accomplished by individuals or firms fulfilling the following criteria:

1. The individual signing the form must be a registered professional engineer or registered architect duly licensed in the state where the subject structure is located.

AND

2a. The individual or firm has in force a policy of professional liability insurance.

OR

2b. The individual or firm possesses demonstrable experience and competence in the fields of foundation, soils and structural engineering as evidenced by similar and satisfactory service to at least two previous clients.

The completed V-Zone form should be submitted to the National Flood Insurance Program, P.O. Box 6466, Rockville, Maryland 20849-6466. Attention: V-Zone Underwriting Specialist. Confirmation of the V-Zone Risk Discount and estimated rate for National Flood Insurance coverage will be returned to the submitting agent, engineer and builder/applicant in approximately thirty (30) days.

EXACT LOCATION (LEGAL DESCRIPTION) _____

_____ FIRM ZONE DESIGNATION _____

ESTIMATED COST OF CONSTRUCTION _____ POST CONSTRUCTION PROPERTY ADDRESS (if known)

(LABOR & MATERIAL) $ _____ _____

_____

DOES THE BUILDING PLAN INVOLVE THE ALTERATION OR CONSTRUCTION OF SAND DUNES, SEAWALLS, BULKHEADS, ETC. TO REDUCE THE EFFECTS OF WAVE ACTION? YES ____ NO ____

HAS THE AVERAGE NATURAL GRADE AT THE BUILDING SITE BEEN ALTERED (OR IS IT TO BE ALTERED) BY MORE THAN TWO FEET? NO ____ YES ____ IF YES, BY (+ OR −) ____ FEET (TO THE NEAREST TENTH OF A FOOT)

Insurance Agent

Name _____

P.O. Address _____

City, State, Zip Code _____

Telephone Area Exchange Number _____

Agent's Tax ID or Social Security Number _____

Registered Professional Engineer or Architect

Name _____

P.O. Address _____

City, State, Zip Code _____

Telephone Area Exchange Number _____

License-State, Number Expires _____

Builder

Name _____

P.O. Address _____

City, State, Zip Code _____

Telephone Area Exchange Number _____

Owner

Name _____

P.O. Address _____

City, State, Zip Code _____

Telephone Area Exchange Number _____

FLOOD RISK, ZONE AND RELATED INFORMATION

Local permit officials will have on file a copy of the community's Flood Insurance Rate Map (FIRM).

Your client's property and casualty insurance agent may have a copy of the community's FIRM and is a valuable source of related information.

If you need assistance, call NFIP (toll free), 1-800-638-6620.

To facilitate future reference, please enter your own file or identification number here and on all subsequent pages.

PAPERWORK BURDEN DISCLOSURE NOTICE— Public reporting burden for this form is estimated to average 15 minutes per response. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the form. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: Information Collections Management, Federal Emergency Management Agency, 500 C Street S.W., Washington, D.C. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0022), Washington, D.C. 20503.

WHY IS THIS CERTIFICATION NEEDED?

This certification is needed to provide information which can be used to make appropriate rate adjustments and to assure homeowners, home builders, designers and local officials that individuals working on buildings and making substantial improvements to buildings in coastal high hazard flood risk zones have received technical guidance in flood hazard factors having a significant bearing on design and construction requirements, and to internalize the cost of this technical guidance in the cost of construction. The severe economic losses due to flood damage led to the establishment of the National Flood Insurance Program (NFIP) to fulfill the essential purposes of community flood hazard mitigation and provide flood hazard insurance protection.

Actuarial rating of buildings and their contents on an individual risk basis which provides a rate discount for prudent building designs will serve to further the NFIP goals of providing incentives for hazard mitigation in coastal high hazard flood risk zones while permitting adequate insurance protection under premium rates which assure that the risk of loss from flooding related to building placement and construction are borne by the owners of properties at risk.

Thus, those who prefer to remain in coastal high hazard areas should follow certain construction guidelines. These construction guidelines, explanations, data, and examples for residences are set forth in the FEMA COASTAL DESIGN AND CONSTRUCTION MANUAL — 1981.

HOW CAN YOU OBTAIN THE FEMA MANUAL?

A registered professional engineer or architect or coastal builder may submit a written request addressed to:

NFIP
P.O. Box 6466
Rockville, MD 20849-6466

or in the case of an emergency, a registered professional engineer or architect may call toll free 1-800-638-6620, and ask for the FEMA Coastal Design and Construction Manual.

BASE FLOOD ELEVATION ADJUSTMENT FOR WAVE HEIGHT

The Flood Insurance Rate Maps (FIRMs), published and effective from 1969-1980, set forth base flood elevations without wave height (stillwater level). Prior to 1977, no generally accepted methodology for calculating wave heights had been formulated. In 1977, in response to FIA's request, the National Academy of Sciences evaluated recently developed technical procedures and published the accepted methodology (see below). Therefore, you must ascertain whether or not the BFE on the FIRM includes wave height. The 1981 FIRMs will indicate whether or not wave height is included. If the wave height is included, the following statement appears on the map legend: "Coastal Base Flood Elevations shown on this map include the effects of wave action." The older maps with effective dates prior to January 1, 1981, do not, with a very few exceptions, include wave height.

PROCEDURES TO CALCULATE WAVE HEIGHT ADJUSTMENT:

When the existing BFE on the FIRM is based on the stillwater level, the wave height adjustment must be estimated. The elevation adjustment due to wave height will vary from a maximum of 0.55 times the stillwater depth at the site to a minimum adjustment of 2.1 feet. (BFE including wave height adjustment = stillwater BFE + 0.55 (stillwater BFE — average grade elevation at the building site)). Cases involving estimates less than this wave height adjustment must be technically supported. National Academy of Sciences procedures are outlined in Manual TD-3/April 81 entitled, "Floodplain Management — Ways of Estimating Wave Height in Coastal High Hazard Areas in the Atlantic and Gulf Coast Regions." To obtain a copy of this document, an architect or builder may submit a written request (name the document in the request) to:

Federal Emergency Management Agency
Federal Insurance Administration
Office of Risk Assessment
Washington, D.C. 20472

COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

Record Identification Number _____

The submitting registered, professional engineer or architect should complete the calculation sheet using the building points shown below. Elevation certification may be determined by a registered professional surveyor (attach certification). The elevation data and FIRM information may be obtained from the Post Construction Elevation Certificate. If this certificate is not available, the professional certifying this document must determine the required information.

NFIP Community No. _____ Base Flood Elevation _____

Panel No. _____ Elevation including wave height (BFEWH) _____

FIRM Effective Date _____ Average grade elevation _____

FIRM Zone _____ Bottom of lowest beam elevation _____ (NGVD)

CIRCLE APPROPRIATE POINTS AND ENTER BUILDING POINTS IN APPROPRIATE BOX BELOW.

		CONSTRUCTION PRE-	CONSTRUCTION POST-
I. SITE AND ENVIRONMENT CONDITIONS			
A. Distance from shoreline (Mean High Water)			
1. At front-most building line	10 pts.		
2. At least one lot behind	20 pts.		
3. More than 100 yards behind front-most building line oceanside	30 pts.		
B. Adequate dune protection			
1. Adequate dune protection but less than the requirements for B(2) below	5 pts.		
2. Dune Crest at least 20 feet wide and its height is at least equal to half the distance between BFEWH and lowest grade at structure	15 pts.		
3. Dune Crest is at least 40 feet wide and is higher than BFEWH	25 pts.		

II. BUILDING SUPPORT SYSTEM

Complete sections II.A, II.B, and II.C for the usual coastal 1-4 family residential or small commercial buildings with wood pile, pier, or wood post type construction. The point system is based on the minimum guidelines of the FEMA Coastal Design and Construction Manual. The registered professional engineer or architect assigning points should ascertain whether these guidelines are met or, if other sound engineering designs are used, demonstrate (by attaching an engineering report) that the design provides equivalent strength and resistance to damage for the point categories selected.

Record Identification Number _____

For other than the usual 1-4 family residential or small commercial buildings, complete sections II.D and II.E and attach a written report describing the components of the building support system and indicating the primary reasons for the building points selected.

CONSTRUCTION

	PRE-	POST-
A. Pile Embedments (includes posts, piles, piers)		
1. Pile tip is at - 5' MSL if BFE including wave height is + 10' MSL or less; or pile tip is at - 10' MSL if BFE including wave height is above + 10' MSL ..... 75 pts.		
2. Pile tip is at least 5' deeper than required above ..... 100 pts.		
3. If the pile embedment does not satisfy requirements A.1 or A.2 above ..... minus 125 pts.		
B. Support Strength. (Select only one primary type.)		
1. For wood piles at least 10" × 10" or 8" Tip Round:		
a. With Grade Beam attached and bracing as required .... 45 pts.		
b. If less than above requirements ..... 15 pts.		
2. For Piers:		
a. Pier has adequate strength to resist lateral forces and is properly connected to the foundation ..... 45 pts.		
b. If less than above requirements ..... 15 pts.		
3. For Wood Posts:		
a. Post and bracing, if required, has adequate strength to resist lateral forces and is properly connected to foundation ..... 45 pts.		
b. If less than above requirements ..... 15 pts.		
C. Connection of floor beams		
1. Connection has adequate strength to resist forces imposed ..... 30 pts.		
2. If less than above requirements ..... 10 pts.		
OR		
D. Foundation, Footing and Anchorage System (in lieu of the Pile Embedments criteria for 1-4 family residential)		
1. superior ..... 125 pts.		
2. adequate ..... 100 pts.		
3. inadequate ..... minus 125 pts.		
E. Strength of Building Supports to Resist Lateral Forces		
1. superior ..... 45 pts.		
2. adequate ..... 15 pts.		
3. inadequate ..... minus 75 pts.		

III. GENERAL BUILDING DETAILS

Complete sections III.A and III.B for the usual coastal 1-4 family residential or small commercial buildings with wood pile, pier, or wood post type construction. For other than the usual coastal 1-4 family residential or small commercial buildings, complete III.C, III.D, and III.E, where appropriate to the building involved.

	PRE-	POST-
A. Substantially meets or exceeds recommendations of the FEMA Coastal Design and Construction Manual (if area below building is not free of obstruction, this cannot be met) ..... 25 pts.		
B. Area below building		
1. Free of obstruction ..... 0 pts.		
2. Unenclosed equipment or equipment enclosed by screening or breakaway lattice work ..... minus 25 pts.		
3. Solid breakaway walls below building enclosing area less than 300 sq. ft. ..... minus 50 pts.		
4. Solid breakaway walls below building enclosing area 300 sq. ft. or more ..... minus 110 pts.		
5. Solid non-breakaway walls below building ..... minus 210 pts.		
OR		
C. Area below building is free of obstruction ..... 25 pts.		
D. Equipment and/or enclosure below the lowest elevated floor is resistant to flood damage and would not adversely affect the ability of the other parts of building to withstand velocity waters and wave action and:		
1. Occupies an area of less than 300 square feet ..... minus 5 pts.		
2. Occupies an area of 300 square feet or more ..... minus 30 pts.		
C. AND D. – DISCOUNT IS APPLIED TO INSURANCE RATES FOR "FREE OF OBSTRUCTION"		
E. Area below building is not free of obstruction		
1. Equipment and/or enclosure is not resistant to flood damage but obstruction would not adversely affect the ability of the other parts of building to withstand velocity waters and wave action and:		
a. Occupies an unfinished area of less than 300 square feet ..... minus 40 pts.		
b. occupies an unfinished area of 300 square feet or more ..... minus 175 pts.		
c. occupies a finished area ..... minus 250 pts.		
2. Equipment and/or enclosure would adversely affect the ability of the building to withstand velocity waters and wave action ..... minus 250 pts.		

E.1.a – DISCOUNT IS APPLIED TO INSURANCE RATES FOR "WITH OBSTRUCTION"
E.1.c and E.2 – NO DISCOUNT. SUBMIT TO NFIP TO DETERMINE ELIGIBILITY.
E.1.b – SUBMIT TO NFIP

WHEN CRITERIA DIFFERENT FROM THOSE SET FORTH UNDER SECTION III ABOVE ARE USED, ATTACH A WRITTEN REPORT INDICATING PRIMARY REASONS FOR THE BUILDING POINTS SELECTED.

IV. BUILDING POINT TOTAL

Record Identification Number _____

INFORMATION PERTAINING TO THE BUILDING

The following twenty-one questions are being asked in place of submitting detailed design and plans.
(If a question is not applicable, indicate by n/a and include a short explanation.)

1. How far is the building from the mean high water line? _____
2. Is the structure located behind a primary dune system? _____
3. a.) If yes, what is elevation of top of dune? _____ b.) What is width at top of dune? _____
4. What is expected depth of scour or erosion at building line? _____
5. What measures, if any, have been taken to prevent scour or erosion? _____
6. What type of soil is at the site? _____
7. What type of foundation is used? _____
   (if helpful, attach sketch showing arrangement and spacing, etc.) Label as figure 1.
8. Supports used? (Wood, reinforced concrete, etc.) _____

   Type: _____

   Size: _____

   Depth of penetration into ground? _____

   Bottom time elevation _____
   If piles, are they driven or jetted? _____
9. How are supports connected to foundation? _____
   Sketch connections to floor beams, grade beams, etc. and label as figure 2.
10. Is bracing used? _____ Sketch bracing parallel to beach and label as figure 3. Sketch bracing perpendicular to beach and label as figure 4. Sketch other bracing and label as figure 5.
11. Building width _____, length _____, number of stories _____
12. Is building parallel to shoreline or diagonal? _____
13. Are hurricane clips or joist anchors used to connect floor joints to floor beams? _____
14. Are hurricane straps used to connect exterior stud walls to floor joists or floor beams? _____
15. Are all details of the structure in conformance with the governing building code? _____
16. Had design wind speed been determined from governing building code? _____
17. What is design wind speed? _____
18. Have water and wave forces been considered in the design of the structure? _____
19. Is plywood wall sheathing used? _____ Or is diagonal wall sheathing used? _____
20. Are hurricane clips, joist anchors, or metal straps used to connect roof joists or roof trusses to top of exterior wall stud? _____
21. Specify equipment and/or enclosed area uses below the first floor level. _____

_____

CERTIFICATION

PRE-CONSTRUCTION CERTIFICATION. The submitting registered professional engineer or architect meets the qualifications set forth on page 1 of this V-Zone form and further certifies that the above statements are correct to the best of his or her knowledge. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. The builder or owner also certifies that the information provided to the submitting engineer or architect is accurate to the best of his or her knowledge.

Name of Engineer or Architect _____ Affix seal or write professional license number below:

Title _____

Address _____

(Signature) _____ (Date) _____

Signature of builder or owner _____ Date _____

POST-CONSTRUCTION CERTIFICATION. The submitting registered professional engineer or architect meets the qualifications set forth on page 1 of this V-Zone form and further certifies that the above statements are correct to the best of his or her knowledge. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. The builder or owner also certifies that the information provided to the submitting engineer or architect is accurate to the best of his or her knowledge.

Name of Engineer or Architect _____ Affix seal or write professional license number below:

Title _____

Address _____

(Signature) _____ (Date) _____

Signature of builder or owner _____ Date _____

Flood Program Use Only
NFIP Flood Risk Factor
CONFIRMATION

Total Coastal V-Zone
Flood Risk Factor
PRE-CONSTRUCTION

Buildings:

Contents

Signature: _____
(NFIP underwriter)

Date: _____

Total Coastal V-Zone
Flood Risk Factor
POST-CONSTRUCTION

Buildings:

Contents

Signature: _____
(NFIP underwriter)

Date: _____

NFIP will maintain a copy of this form by your file or identification number. Should you require this information at a future date, please call, toll free, 1-800-638-6620 and ask for a V-Zone Underwriting Specialist.

XIX. RATING EXAMPLES

TABLE OF CONTENTS

EXAMPLE		PAGE
Example 1	Emergency Program, Standard Deductible	RATE 40
Example 2	Regular Program, Pre-FIRM Construction, $2,000/$1,000 Deductible Option	RATE 41
Example 3	Regular Program, Pre-FIRM Construction, $500 Deductible Option (Surcharge)	RATE 42
Example 4	Regular Program, Pre-FIRM Construction, $3,000/$2,000 Deductible Option	RATE 43
Example 5	Regular Program, Post-FIRM, Elevation Rated, $5,000/$5,000 Deductible Option	RATE 44
Example 6	Regular Program, 1975-81 Post-FIRM V1-V30, Elevation Rated	RATE 45
Example 7	Regular Program, Post-1981 VE or V1-V30, with Enclosure	RATE 46
Example 8	Regular Program, Post-FIRM Construction, Contents-Only Policy	RATE 47

EXAMPLE 1

EMERGENCY PROGRAM, STANDARD DEDUCTIBLE

Data Essential To Determine Appropriate Rates and Premium:

- **Emergency Program**
- Flood Zone: N/A
- Occupancy: Single Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: $1,000/$1,000 (Standard)
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: $35,000
- Contents: $10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .68 Contents: .79

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**35,000**	**.68**	**238**				**0**	**35,000**	**238**
CONTENTS	**10,000**	**.79**	**79**				**0**	**10,000**	**79**

RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**317**
ICC PREMIUM	¾
SUBTOTAL	**317**
CRS PREMIUM DISCOUNT ___%	¾
SUBTOTAL	**317**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**397**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ SIGNATURE OF INSURANCE AGENT/BROKER

_____ DATE (MM/DD/YY)

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $238 / Contents: $79
2. Apply Deductible Factor: Building: 1.000 x $238 = $238 / Contents: 1.000 x $79 = $79
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $317
5. Add ICC Premium: N/A
6. Subtract CRS Discount: N/A
7. Subtotal: $317
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $397

EXAMPLE 2

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $2,000/$1,000 DEDUCTIBLE OPTION

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: B
- Occupancy: Single Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $2,000/$1,000
- Deductible Factor: .900
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: $150,000
- Contents Coverage: $60,000
- ICC Premium: $6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .48/.14 Contents: .74/.24

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**.48**	**240**	**100,000**	**.14**	**140**	**-38**	**150,000**	**342**
CONTENTS	**20,000**	**.74**	**148**	**40,000**	**.24**	**96**	**-24**	**60,000**	**220**

RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**562**
ICC PREMIUM	**6**
SUBTOTAL	**568**
CRS PREMIUM DISCOUNT ___%	¾
SUBTOTAL	**568**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**648**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ SIGNATURE OF INSURANCE AGENT/BROKER

_____ DATE (MM/DD/YY)

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $380 / Contents: $244
2. Apply Deductible Factor: Building: .900 x $380 = $342 / Contents: .900 x $244 = $220
3. Premium Reduction: Building: $380 - $342 = $38 / Contents: $244 - $220 = $24
4. Subtotal: $562
5. Add ICC Premium: $6
6. Subtract CRS Discount: N/A
7. Subtotal: $568
8. Probation Surcharge: N/A
9. Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $648

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $500 DEDUCTIBLE OPTION (SURCHARGE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Single Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: $500/$500
- Deductible Factor: 1.100 (Surcharge)
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: $150,000
- Contents Coverage: $60,000
- ICC Premium: $75
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .73/.45 Contents: .79/.45

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**.73**	**365**	**100,000**	**.45**	**450**	**+82**	**150,000**	**897**
CONTENTS	**20,000**	**.79**	**158**	**40,000**	**.45**	**180**	**+34**	**60,000**	**372**

RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,269**
ICC PREMIUM	**75**
SUBTOTAL	**1,344**
CRS PREMIUM DISCOUNT ___%	¾
SUBTOTAL	**1,344**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,424**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ SIGNATURE OF INSURANCE AGENT/BROKER

_____ DATE (MM/DD/YY)

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $815 / Contents: $338
2. Apply Deductible Factor: Building: 1.100 x $815 = $897 / Contents: 1.100 x $338 = $372
3. Premium Increase: Building: $897 - $815 = $82 / Contents: $372 - $338 = $34
4. Subtotal: $1,269
5. Add ICC Premium: $75
6. Subtract CRS Discount: N/A
7. Subtotal: $1,344
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $1,424

EXAMPLE 4

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $3,000/$2,000 DEDUCTIBLE OPTION

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A15
- Occupancy: Single Family Dwelling
- # of Floors: 3 Floors
- Basement/Enclosure: Basement
- Deductible: $3,000/$2,000 Building and Contents
- Deductible Factor: .875
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $60
- CRS Rating: 4
- CRS Discount: 30%

Determined Rates:

Building: .73/.38 Contents: .79/.38

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**.73**	**365**	**200,000**	**.38**	**740**	**-141**	**250,000**	**984**
CONTENTS	**20,000**	**.79**	**158**	**80,000**	**.38**	**304**	**-58**	**100,000**	**404**

RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,388**
ICC PREMIUM	**60**
SUBTOTAL	**1,448**
CRS PREMIUM DISCOUNT 30%	**434**
SUBTOTAL	**1,014**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,094**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $1,125 / Contents: $462
2. Apply Deductible Factor: Building: .875 x $1,125 = $984 / Contents: .875 x $462 = $404
3. Premium Reduction: Building: $1,125 - $984 = $141 / Contents: $462 - $404 = $58
4. Subtotal: $1,388
5. Add ICC Premium: $60
6. Subtract CRS Discount: -$434 (30%)
7. Subtotal: $1,014
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $1,094

EXAMPLE 5

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $5,000/$5,000 DEDUCTIBLE OPTION

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $5,000/$5,000
- Deductible Factor: .835
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Flood Proofed Yes/No: No
- Building Coverage: $500,000
- Contents Coverage: $500,000
- ICC Premium: $4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:
Building: .16/.08 Contents: .18/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**150,000**	**.16**	**240**	**350,000**	**.08**	**280**	**-86**	**500,000**	**434**
CONTENTS	**130,000**	**.18**	**234**	**370,000**	**.12**	**444**	**-112**	**500,000**	**566**

RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,000**
ICC PREMIUM	**4**
SUBTOTAL	**1,004**
CRS PREMIUM DISCOUNT 25%	**251**
SUBTOTAL	**753**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**833**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ SIGNATURE OF INSURANCE AGENT/BROKER

_____ DATE (MM/DD/YY)

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $520 / Contents: $678
2. Apply Deductible Factor: Building: .835 x $520 = $434 / Contents: .835 x $678 = $566
3. Premium Reduction: Building: $520 - $434 = $86 / Contents: $678 - $566 = $112
4. Subtotal: $1,000
5. Add ICC Premium: $4
6. Subtract CRS Discount: -$251 (25%)
7. Subtotal: $753
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $833

EXAMPLE 6

REGULAR PROGRAM, 1975-81 POST-FIRM V1-V30, ELEVATION RATED

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: V13
- Occupancy: Single Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $500/$500
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975 - 81 (Post-FIRM)
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: $150,000
- Contents Coverage: $100,000
- ICC Premium: $35
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 1.19/.28 Contents: 1.44/.37

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**1.19**	**595**	**100,000**	**.28**	**280**	**0**	**150,000**	**875**
CONTENTS	**20,000**	**1.44**	**288**	**80,000**	**.37**	**296**	**0**	**100,000**	**584**

RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,459**
ICC PREMIUM	**35**
SUBTOTAL	**1,494**
CRS PREMIUM DISCOUNT 10%	**149**
SUBTOTAL	**1,345**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,425**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ SIGNATURE OF INSURANCE AGENT/BROKER

_____ DATE (MM/DD/YY)

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $875 / Contents: $584
2. Apply Deductible Factor: Building: 1.000 x $875 = $875 / Contents: 1.000 x $584 = $584
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $1,459
5. Add ICC Premium: $35
6. Subtract CRS Discount: -$149 (10%)
7. Subtotal: $1,345
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $1,425

EXAMPLE 7

REGULAR PROGRAM, POST-1981 VE OR V1-V30, WITH ENCLOSURE

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: VE
- Occupancy: Single Family Dwelling
- # of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: $3,000/$3,000
- Deductible Factor: .800
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-81
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Replacement Cost: $300,000
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $14
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:
Building: 1.84/1.84 Contents: 1.36/1.36

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**1.84**	**920**	**200,000**	**1.84**	**3,680**	**-920**	**250,000**	**3,680**
CONTENTS	**20,000**	**1.36**	**272**	**80,000**	**1.36**	**1,088**	**-272**	**100,000**	**1,088**

RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**4,768**
ICC PREMIUM	**14**
SUBTOTAL	**4,782**
CRS PREMIUM DISCOUNT 5%	**239**
SUBTOTAL	**4,543**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**4,623**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $4,600 / Contents: $1,360
2. Apply Deductible Factor: Building: .800 x $4,600 = $3,680 / Contents: .800 x $1,360 = $1,088
3. Premium Reduction: Building: $4,600 - $3,680 = $920 / Contents: $1,360 - $1,088 = $272
4. Subtotal: $4,768
5. Add ICC Premium: $14
6. Subtract CRS Discount: -$239 (5%)
7. Subtotal: $4,543
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $4,623

EXAMPLE 8

REGULAR PROGRAM, POST-FIRM CONSTRUCTION, CONTENTS-ONLY POLICY

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A17
- Occupancy: 2 to 4 Family (Renter's Policy)
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $500
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Flood Proofed Yes/No: No
- Building Coverage: N/A
- Contents Coverage: $100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: N/A Contents: .21/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**0**								
CONTENTS	**20,000**	**.21**	**42**	**80,000**	**.12**	**96**	**0**	**100,000**	**138**

RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**138**
ICC PREMIUM	¾
SUBTOTAL	**138**
CRS PREMIUM DISCOUNT ___%	¾
SUBTOTAL	**138**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**218**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: N/A / Contents: $138
2. Apply Deductible Factor: Building: N/A / Contents: 1.000 x $138 = $138
3. Premium Reduction/Increase: Building: N/A / Contents: $0
4. Subtotal: $138
5. Add ICC Premium: N/A
6. Subtract CRS Discount: N/A
7. Subtotal: $138
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $218