



## RATE COMPARISONS

Pre or Post FIRM <sup>1</sup>	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance* (per year)
Pre	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$2074
Pre	Single Family/  w/o Enclosure	\$200/\$80	\$1,000/\$1,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$4,268
Pre	Single Family/  With Enclosure	\$200/\$80	\$1000/\$1000	V1-V30, VE	Not Needed (Pre-FIRM)	\$5,842
Pre- or Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	B, C or X	Not Needed	\$1,208 Standard Flood Ins. Policy
Pre- or Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	B, C or X	Not Needed	\$326 Preferred Risk Policy ( <i>Eligibility Requirements</i> ***)
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	A1-30, AE	+3 or more	\$429
					+2	\$504
					+1	\$707
					At BFE	\$1,246
					-1 Below	\$5,224
					-2 or more	Submit for Rate
Post- 1981	Single Family  Without obstruction*	\$200/\$80 <sup>2</sup>	\$500/\$500	V1-V30, VE	+4 or more	\$1,599
					+3	\$1,859
					+2	\$2,435
					+1	\$3,643
					At BFE	\$4,851
					-1	\$6,559
Post- 1981	Single Family  With obstruction*	\$200/\$80 <sup>2</sup>	\$500/\$500	V1-V30, VE	+4 or more	\$3,215
					+3	\$3,543
					+2	\$4,183
					+1	\$5,123
					At BFE	\$6,247
					-1	\$7,667

<sup>1</sup>Pre-FIRM – Construction before Dec. 31, 1974 or before the effective date of the initial FIRM for the community, which ever is later

\*Rates As of May 1, 2008, including the Federal Policy Fee and Increased Cost of Compliance Fee

<sup>2</sup>Rates based on the building being insured for 75% or more of replacement cost.

\*\*This is the elevation difference between the top of the bottom floor and the highest adjacent grade

\*\*\* Preferred Risk Eligibility: To be eligible for building/contents coverage or contents-only coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy. For the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium. Check *Flood Insurance Manual* for Loss History eligibility.



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Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	Unnumbered A Zone (No Estimated BFE)	+5**	\$567
					+2 to +4	\$1,057
					+1**	\$2,696
					At Ground or Below	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	Unnumbered A Zone (With Estimated BFE)	+2	\$540
					0 to +1	\$1,017
					-1	\$4,693
					-2 or Below	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	Unnumbered A Zone (No Elevation Certificate)	Unknown	\$5,473

### AR and AR Dual Flood Zones

Pre or Post FIRM Const <sup>1</sup>	Dwelling Type & Number of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone (from Floodplain Man)	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance* (per year)
Pre-Non-Elevation-Rated	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30. AR/A	Not Needed (Pre-FIRM)	\$1,208
Post Non-Elevation-Rated	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30. AR/A	Not Needed	\$1,208 Standard Flood Ins. Policy
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30. AR/A	+3 to +4	\$429
					+2	\$504
					+1	\$707
					At BFE	\$1,066
					-1 or more Below	\$1,208

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\*Rates As of May 1, 2008, including the Federal Policy Fee and Increased Cost of Compliance Fee

<sup>2</sup> Rates based on the building being insured for 75% or more of replacement cost.

\*\*This is the elevation difference between the top of the bottom floor and the highest adjacent grade

\*\*\* Preferred Risk Eligibility: To be eligible for building/contents coverage or contents-only coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy. For the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium. Check *Flood Insurance Manual* for Loss History eligibility.