



## FLOOD INSURANCE PREMIUM 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 <sup>2</sup> (per year)
Pre-	Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$2,162
Pre-	Single Family/ Without Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$4,472
Pre-	Single Family/ With Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$6,090
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$1,307 Standard Rates
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$333 Preferred Risk Policy ( <b>Eligibility Requirements</b> ) <sup>3</sup>
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	A1-30, AE	+3 or more	\$463
					+2	\$547
					+1	\$776
					At BFE	\$1,428
					-1 Below	\$5,614
					-2 or more	Submit for Rate
Post-1981	Single Family/ Without Obstruction	\$200/\$80 <sup>4</sup>	\$1,000/\$1,000	V1-V30, VE	+4 or more	\$1,708
					+3	\$1,988
					+2	\$2,592
					+1	\$4,084
					At BFE	\$5,448
					-1	\$7,360
Post-1981	Single Family/ With Obstruction	\$200/\$80 <sup>4</sup>	\$1,000/\$1,000	V1-V30, VE	+4 or more	\$3,404
					+3	\$3,752
					+2	\$4,440
					+1	\$5,740
					At BFE	\$7,012
					-1	\$8,616

<sup>1</sup> Pre-FIRM – Construction **on or before** December 31, 1974 or **before** the effective date of the **initial** FIRM for the community, whichever is later

<sup>2</sup> Rates as of May 1, 2010, including the Federal Policy Fee and Increased Cost of Compliance Fee

<sup>3</sup> 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 presentation of premium. Check **Flood Insurance Manual** for Loss History eligibility.

<sup>4</sup> Rates based on the building being insured for 75% or more of replacement cost.



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Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (No Estimated BFE)	+5 <sup>1</sup>	\$615
					+2 to +4 <sup>1</sup>	\$1,185
					+1 <sup>1</sup>	\$2,858
					At Ground or Below	Submit for Rate
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (With Estimated BFE)	+2	\$589
					0 to +1	\$1,142
					-1	\$4,972
					-2 or Below	Submit for Rate
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (No Elevation Certificate)	Unknown	\$5,809

### AR and AR Dual Flood Zones

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-/Non-Elevation-Rated	Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	Not Needed (Pre-FIRM)	\$1,312
Post-/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	\$1,312
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	+3 to +4	\$463
					+2	\$547
					+1	\$762
					At BFE	\$1,184
					-1 or more Below	\$1,312

<sup>1</sup> This is the elevation difference between the top of the bottom floor and the highest adjacent grade