

National Flood Insurance Program  
Details Regarding the Extension of Preferred Risk Policy (PRP) Eligibility  
Effective January 1, 2013

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**Premium Increases**

Premiums will increase an average of 13% for PRPs written or renewed on or after January 1, 2013. The premium for a particular policy may change more or less than the average 13% change. The PRP premium tables that become effective January 1, 2013, are included in this attachment.

**Revisions to the Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications**

The following Risk Rating Method criteria will be used to report policies issued under the PRP:

- Risk Rating Method '7' will continue to be reported for all PRPs issued for eligible properties located within a non-Special Flood Hazard Area (non-SFHA).
- Risk Rating Method 'P' will continue to be used for a new PRP issued in the first year following a map revision for an eligible property that was newly mapped into the SFHA by a map revision.
- Risk Rating Method 'Q' will be permitted to renew as a 'Q' using PRP premiums. Risk Rating Method 'Q' will be used for subsequent renewals until further notice.

Related changes to the TRRP Plan and Edit Specification Manuals will be provided under separate cover.

**PRP COVERAGE LIMITS AVAILABLE EFFECTIVE JANUARY 1, 2013**

**1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

WITH BASEMENT OR ENCLOSURE <sup>4</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>5</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$174	\$ 20,000	\$ 8,000	\$129
\$ 30,000	\$ 12,000	\$209	\$ 30,000	\$ 12,000	\$181
\$ 50,000	\$ 20,000	\$267	\$ 50,000	\$ 20,000	\$238
\$ 75,000	\$ 30,000	\$313	\$ 75,000	\$ 30,000	\$279
\$100,000	\$ 40,000	\$344	\$100,000	\$ 40,000	\$310
\$125,000	\$ 50,000	\$366	\$125,000	\$ 50,000	\$332
\$150,000	\$ 60,000	\$388	\$150,000	\$ 60,000	\$354
\$200,000	\$ 80,000	\$427	\$200,000	\$ 80,000	\$388
\$250,000	\$100,000	\$458	\$250,000	\$100,000	\$412

**RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2, 6</sup>**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$55	\$ 8,000	\$77
\$ 12,000	\$73	\$ 12,000	\$104
\$ 20,000	\$108	\$ 20,000	\$145
\$ 30,000	\$124	\$ 30,000	\$166
\$ 40,000	\$138	\$ 40,000	\$185
\$ 50,000	\$151	\$ 50,000	\$205
\$ 60,000	\$165	\$ 60,000	\$224
\$ 80,000	\$192	\$ 80,000	\$246
\$100,000	\$219	\$100,000	\$269

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

With Basement or Enclosure<sup>4</sup>

CONTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
BUILDING COVERAGE	\$ 20,000	\$190	\$206	\$220	\$235	\$249	\$261	\$273	\$285	\$296
	\$ 30,000	\$206	\$221	\$236	\$251	\$264	\$277	\$289	\$301	\$312
	\$ 50,000	\$244	\$260	\$275	\$289	\$303	\$315	\$328	\$339	\$350
	\$ 75,000	\$262	\$278	\$293	\$307	\$321	\$333	\$346	\$357	\$368
	\$100,000	\$287	\$303	\$318	\$332	\$346	\$358	\$371	\$382	\$393
	\$125,000	\$295	\$311	\$325	\$340	\$354	\$366	\$379	\$390	\$401
	\$150,000	\$301	\$316	\$331	\$346	\$359	\$372	\$384	\$396	\$407
	\$200,000	\$336	\$351	\$366	\$381	\$394	\$407	\$419	\$431	\$442
	\$250,000	\$355	\$371	\$385	\$400	\$414	\$426	\$438	\$450	\$461

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

Without Basement or Enclosure<sup>5</sup>

CONTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
BUILDING COVERAGE	\$ 20,000	\$158	\$172	\$184	\$197	\$208	\$219	\$229	\$240	\$249
	\$ 30,000	\$179	\$191	\$203	\$216	\$227	\$238	\$249	\$259	\$268
	\$ 50,000	\$218	\$231	\$243	\$255	\$267	\$278	\$288	\$298	\$307
	\$ 75,000	\$241	\$253	\$266	\$277	\$288	\$299	\$310	\$320	\$329
	\$100,000	\$261	\$273	\$286	\$297	\$308	\$320	\$330	\$340	\$349
	\$125,000	\$271	\$284	\$296	\$307	\$319	\$329	\$339	\$349	\$358
	\$150,000	\$279	\$292	\$304	\$315	\$327	\$337	\$347	\$357	\$366
	\$200,000	\$311	\$323	\$336	\$347	\$358	\$368	\$379	\$388	\$397
	\$250,000	\$328	\$340	\$353	\$364	\$375	\$385	\$396	\$405	\$414

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$20.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

6 Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

**PRP COVERAGE LIMITS AVAILABLE EFFECTIVE JANUARY 1, 2013 (continued)**

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2</sup>**

With Basement or Enclosure<sup>3</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<b>BUILDING COVERAGE</b>	\$ 50,000	\$1,014	\$1,306	\$1,587	\$1,853	\$2,107	\$2,349	\$2,579	\$2,794	\$2,998	\$3,189
	\$100,000	\$1,436	\$1,729	\$2,008	\$2,275	\$2,529	\$2,771	\$3,000	\$3,216	\$3,419	\$3,610
	\$150,000	\$1,747	\$2,040	\$2,319	\$2,585	\$2,840	\$3,082	\$3,311	\$3,527	\$3,730	\$3,921
	\$200,000	\$1,915	\$2,208	\$2,487	\$2,754	\$3,008	\$3,250	\$3,479	\$3,695	\$3,899	\$4,089
	\$250,000	\$2,034	\$2,327	\$2,606	\$2,872	\$3,127	\$3,369	\$3,598	\$3,814	\$4,017	\$4,208
	\$300,000	\$2,165	\$2,458	\$2,737	\$3,004	\$3,258	\$3,500	\$3,729	\$3,945	\$4,148	\$4,339
	\$350,000	\$2,310	\$2,602	\$2,882	\$3,148	\$3,402	\$3,644	\$3,873	\$4,088	\$4,292	\$4,483
	\$400,000	\$2,405	\$2,697	\$2,976	\$3,243	\$3,497	\$3,739	\$3,967	\$4,183	\$4,387	\$4,578
	\$450,000	\$2,513	\$2,806	\$3,085	\$3,352	\$3,606	\$3,848	\$4,076	\$4,292	\$4,495	\$4,686
	\$500,000	\$2,632	\$2,924	\$3,204	\$3,470	\$3,724	\$3,966	\$4,195	\$4,410	\$4,614	\$4,805

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2</sup>**

Without Basement or Enclosure<sup>4</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<b>BUILDING COVERAGE</b>	\$ 50,000	\$641	\$797	\$946	\$1,088	\$1,224	\$1,353	\$1,475	\$1,590	\$1,698	\$1,800
	\$100,000	\$858	\$1,014	\$1,163	\$1,305	\$1,441	\$1,570	\$1,692	\$1,807	\$1,915	\$2,017
	\$150,000	\$1,019	\$1,175	\$1,324	\$1,467	\$1,602	\$1,731	\$1,853	\$1,968	\$2,077	\$2,179
	\$200,000	\$1,188	\$1,344	\$1,493	\$1,635	\$1,771	\$1,900	\$2,022	\$2,137	\$2,245	\$2,347
	\$250,000	\$1,301	\$1,457	\$1,606	\$1,748	\$1,884	\$2,013	\$2,135	\$2,250	\$2,358	\$2,460
	\$300,000	\$1,420	\$1,576	\$1,726	\$1,868	\$2,003	\$2,132	\$2,254	\$2,370	\$2,478	\$2,580
	\$350,000	\$1,485	\$1,641	\$1,790	\$1,932	\$2,068	\$2,197	\$2,319	\$2,434	\$2,543	\$2,644
	\$400,000	\$1,556	\$1,712	\$1,861	\$2,003	\$2,139	\$2,268	\$2,390	\$2,505	\$2,614	\$2,715
	\$450,000	\$1,634	\$1,790	\$1,939	\$2,081	\$2,217	\$2,346	\$2,468	\$2,583	\$2,692	\$2,793
	\$500,000	\$1,719	\$1,875	\$2,024	\$2,166	\$2,302	\$2,431	\$2,553	\$2,668	\$2,776	\$2,878

**NON-RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2</sup>**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$183	\$ 50,000	\$392
\$100,000	\$268	\$100,000	\$584
\$150,000	\$353	\$150,000	\$776
\$200,000	\$437	\$200,000	\$968
\$250,000	\$522	\$250,000	\$1,161
\$300,000	\$607	\$300,000	\$1,353
\$350,000	\$692	\$350,000	\$1,545
\$400,000	\$776	\$400,000	\$1,737
\$450,000	\$861	\$450,000	\$1,929
\$500,000	\$946	\$500,000	\$2,121

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$20.

3 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 4.

4 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.