



RATE COMPARISONS

| Pre or Post FIRM ¹ | 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 | \$2,000/\$2,000 | A1-30, AE, AO, AH, A | Not Needed (Pre-FIRM) | Primary (>80%) \$2,643 Non-Primary \$2,956 |
| Pre-or Post | Single Family/ One Floor No Basement | \$200/\$80 | \$1,000/\$1,000 | B, C or X | Not Needed | \$1,584 Standard Flood Ins. Policy |
| Pre-or Post | Single Family/ One Floor No Basement | \$200/\$80 | \$1,000/\$1,000 | B, C or X | Not Needed | \$388 Preferred Risk Policy (Eligibility Requirements ***) |
| Post | Single Family/ One Floor No Basement | \$200/\$80 | \$1,000/\$1,000 | A1-30, AE | +4 | \$462 |
| | | | | | +3 | \$498 |
| | | | | | +2 | \$570 |
| | | | | | +1 | \$810 |
| | | | | | At BFE | \$1,636 |
| | | | | | -1 Below | \$5,042 |
| | | | | | -2 or more | Submit for Rate |

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|-------------------------------|--|---|--------------------------|--|---|-------------------------------------|
| Post | Single Family/ One Floor No Basement | \$200/\$80 | \$1,000/\$1,000 | Unnumbered A Zone (No Estimated BFE) | +5** | \$597 |
| | | | | | +2 to +4 | \$1,236 |
| | | | | | +1** | \$2,763 |
| | | | | | 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 | \$582 |
| | | | | | 0 to +1 | \$1,491 |
| | | | | | -1 | \$4,790 |
| | | | | | -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 | \$6,440 |

¹Pre-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 January 1, 2013, including the Federal Policy Fee and Increased Cost of Compliance Fee

**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.