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. This guide will assist in developing the proper rate for the building.

Examples of some rating situations are shown on pages RATE 47 through RATE 61.

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 Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

	Building	Contents
Residential	.76	.96
Non-Residential	.83	1.62

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

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	.76 / .40	.96 / .72	.76 / .40		.76 / .83		.83 / .71	
	With Basement	.81 / .59	.96 / .60	.81 / .59		.76 / .69		.88 / .69	
	With Enclosure	.81 / .71	.96 / .72	.81 / .71		.81 / .88		.88 / .88	
	Manufactured (Mobile) Home[3]	.76 / .40	.96 / .72					.83 / .71	
CONTENTS LOCATION	Basement & Above				.96 / .60		.96 / .60		1.62 / 1.20
	Enclosure & Above				.96 / .72		.96 / .72		1.62 / 1.44
	Lowest Floor Only - Above Ground Level				.96 / .72		.96 / .72		1.62 / .63
	Lowest Floor Above Ground Level and Higher Floors				.96 / .49		.96 / .49		1.62 / .53
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home[3]								1.62 / .63

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	.99 / 1.03	1.23 / 1.79	.99 / 1.03		.99 / 1.93		1.10 / 1.93	
	With Basement	1.06 / 1.55	1.23 / 1.50	1.06 / 1.55		1.06 / 2.89		1.16 / 2.89	
	With Enclosure	1.06 / 1.83	1.23 / 1.79	1.06 / 1.83		1.06 / 3.23		1.16 / 3.23	
	Manufactured (Mobile) Home[3]	.99 / 4.76	1.23 / 1.79					1.10 / 7.92	
CONTENTS LOCATION	Basement & Above				1.23 / 1.50		1.23 / 1.50		2.14 / 3.43
	Enclosure & Above				1.23 / 1.79		1.23 / 1.79		2.14 / 3.70
	Lowest Floor Only - Above Ground Level				1.23 / 1.79		1.23 / 1.79		2.14 / 3.09
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 1.57		1.23 / 1.57		2.14 / 2.65
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home[3]								2.14 / 7.44

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	.64 / .17	.99 / .30	.64 / .17		.61 / .17		.61 / .17	
	With Basement	.73 / .24	1.12 / .35	.73 / .24		.78 / .24		.78 / .24	
	With Enclosure	.73 / .28	1.12 / .40	.73 / .28		.78 / .28		.78 / .28	
	Manufactured (Mobile) Home[3]	.64 / .31	.99 / .30					.78 / .32	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .53		1.26 / .53		1.30 / .60
	Lowest Floor Only - Above Ground Level				.99 / .48		.99 / .48		.80 / .35
	Lowest Floor Above Ground Level and Higher Floors				.99 / .30		.99 / .30		.80 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[3]								.70 / .43

[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.

[2] Pre-FIRM buildings with subgrade crawl spaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the procedures from the Specific Rating Guidelines for policy processing.

[3] The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

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	.64 / .17	.99 / .30	.64 / .17		.61 / .17		.61 / .17	
	With Basement	.73 / .24	1.12 / .35	.73 / .24		.78 / .24		.78 / .24	
	With Enclosure	.73 / .28	1.12 / .40	.73 / .28		.78 / .28		.78 / .28	
	Manufactured (Mobile) Home[1]	.64 / .31	.99 / .30					.78 / .32	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .53		1.26 / .53		1.30 / .60
	Lowest Floor Only - Above Ground Level				.99 / .48		.99 / .48		.80 / .35
	Lowest Floor Above Ground Level and Higher Floors				.99 / .30		.99 / .30		.80 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[1]								.70 / .43

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	.92 / .32	.92 / .57	.92 / .32		1.00 / .57		1.00 / .57	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home[1]	1.21 / .62	1.09 / .66					2.07 / .77	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.92 / .57		.92 / .57		1.62 / .52
	Lowest Floor Above Ground Level and Higher Floors				.92 / .39		.92 / .39		1.62 / .49
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home[1]								1.62 / .52

FIRM ZONES AO, AH ("No Basement" Buildings Only)[2]

	Building		Contents	
OCCUPANCY	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance[3]	.25 / .06	.21 / .06	.34 / .11	.21 / .11
Without Certification of Compliance or Elevation Certificate[4]	.77 / .17	.84 / .30	.97 / .20	1.63 / .25

1 The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

2 Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

3 "With Certification of Compliance" 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.

4 "Without Certification of Compliance" 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**

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[2]	
	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	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24/ .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.34 / .08	.28 / .08
+1	.61 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.77 / .09	.72 / .08
0	1.19./ .09	1.07 / .20	.85 / .08	.65 / .16	.62 / .08	.52 / .16	1.84 / .09	1.71 / .08
-1[3]	3.00 / 1.10	4.24 / 1.35	2.64 / 1.00	3.30 / .62	1.50 / .55	1.53 / .67	***	***
-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[2]	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.50 / .12	.30 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.68 / .40	.65 / .12	.48 / .25	.40 / .12	.29 / .12	1.21 / .12	1.01 / .64
-1[3]	3.07 / .75	1.94 / 1.14	1.78 / .58	1.37 / .70	.48 / .12	1.06 / .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		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.37 / .12	.24 / .12

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

[2] The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

[3] 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 within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

***** SUBMIT FOR RATING**

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	.36 / .10	.48 / .15	.62 / .12	.65 / .12	NO ESTIMATED BASE FLOOD ELEVATION[3]
+2 to +4	.88 / .12	.91 / .20	.82 / .17	.89 / .23	
+1	1.72 / .59	1.94 / .75	1.40 / .63	1.33 / .72	
0 or below	***	***	***	***	
+2 or more	.32 / .08	.34 / .09	.50 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION[4]
0 to +1	.85 / .10	.74 / .18	.72 / .15	.76 / .21	
-1	2.75 / 1.05	3.49 / 1.02	2.08 / .67	1.84 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate[5]	3.22 / 1.32	4.36 / 1.70	2.61 / 1.00	2.74 / 1.35	No Elevation Certificate

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

[2] For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .35 /.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.

[5] For building without basement or enclosure, Elevation Certificate is optional.

***** 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[2]	
	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[3]	2.09 / .38	2.53 / 0.98	1.69 / .38	1.83 / .92	1.47 / .38	1.64 / .74	3.13 / .31	4.48 / .28
-1[4]	4.47 / 2.29	6.66 / 3.67	4.09 / 2.29	5.74 / 2.79	2.90 / 2.07	3.03 / 2.83	***	***
-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[2]	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0[3]	3.24 / .45	2.86 / 2.10	2.11 / .50	2.00 / 1.25	1.19 / .55	1.19 / .55	3.12 / .50	3.25 / 2.68
-1[4]	7.12 / 3.46	6.99 / 6.09	4.20 / 2.68	4.79 / 3.80	1.40 / .55	4.27 / .55	***	***
-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[3]		.55 / .25	.55 / .25	.42 / .25
-1[4]		.55 / .25	.55 / .25	.42 / .25
-2		.55 / .25	.55 / .25	.46 / .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] The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

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

[4] 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**

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]

Elevation of the lowest floor above or below BFE adjusted for wave height[2]	Elevated Buildings Free of Obstruction[3]				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More[4]	Replacement Cost Ratio .50 to .74[4]	Replacement Cost Ratio Under .50[4]
+4 or more	.31	.31	.51	.68	1.03
+3	.31	.31	.62	.83	1.25
+2	.45	.48	.81	1.08	1.62
+1	.79	.84	1.17	1.56	2.18
0	1.21	1.30	1.50	2.01	2.82
-1	1.75	1.81	1.98	2.61	3.39
-2	2.44	2.57	2.60	3.41	4.35
-3	3.35	3.56	3.35	4.48	5.68
-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]Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

[3]Free of Obstruction—The space below the lowest elevated 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) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
(3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.
Any of these systems 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. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

[4]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 V1-V30, VE ZONE
Non-Elevated Buildings

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	.41	.41	1.13	1.52	2.26
+3	.42	.42	1.27	1.67	2.55
+2	.54	.54	1.49	1.94	2.97
+1	.92	.97	1.73	2.32	3.35
0	1.31	1.38	2.03	2.79	3.78
-1[6]	1.81	1.92	2.42	3.21	4.32
-2[6]	2.52	2.68	3.01	3.95	5.13
-3[6]	3.43	3.65	3.87	5.03	6.48
-4 or below[6]	***	***	***	***	***

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, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

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. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

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 1 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	.64 / .17	.99 / .30	.64 / .17		.61 / .17		.61 / .17	
	With Basement	.73 / .24	1.12 / .35	.73 / .24		.78 / .24		.78 / .24	
	With Enclosure	.73 / .28	1.12 / .40	.73 / .28		.78 / .28		.78 / .28	
	Manufactured (Mobile) Home[3]	.64 / .31	.99 / .30					.78 / .32	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .53		1.26 / .53		1.30 / .60
	Lowest Floor Only - Above Ground Level				.99 / .48		.99 / .48		.80 / .35
	Lowest Floor Above Ground Level and Higher Floors				.99 / .30		.99 / .30		.80 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[3]								.70 / .43

[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.
[3] The definition of Manufactured (Mobile) Home includes travel trailers. See Page APP 3.

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	.64 / .17	.99 / .30	.64 / .17		.61 / .17		.61 / .17	
	With Basement	.73 / .24	1.12 / .35	.73 / .24		.78 / .24		.78 / .24	
	With Enclosure	.73 / .28	1.12 / .40	.73 / .28		.78 / .28		.78 / .28	
	Manufactured (Mobile) Home[2]	.64 / .31	.99 / .30					.78 / .32	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .53		1.26 / .53		1.30 / .60
	Lowest Floor Only - Above Ground Level				.99 / .48		.99 / .48		.80 / .35
	Lowest Floor Above Ground Level and Higher Floors				.99 / .30		.99 / .30		.80 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[2]								.70 / .43

[1] Base Deductible is $500.
[2] The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

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]	
	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	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.34 / .08	.28 / .08
+1	.61 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.64 / .09	.72 / .08
0	.64 / .17	.61 / .17	.64 / .17	.61 / .17	.62 / .08	.52 / .16	.64 / .31	.78 / .32
-1[2]	**See Footnote[2]**							

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[1]	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.50 / .12	.30 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.80 / .29	.65 / .12	.48 / .25	.40 / .12	.29 / .12	.99 / .30	.70 / .43
-1[2]	**See Footnote[2]**							

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		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1[3]		.35 / .12	.35 / .12	.22 / .12
-2[3]		.35 / .12	.37 / .12	.24 / .12

[1] The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.
[2] Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.
[3] These rates are only applicable to Contents-only policies.

TABLE 6.
PRECALCULATED PRE-FIRM PREMIUM TABLE

AMOUNT OF INSURANCE	PREMIUM[1] EXCLUDING ICC[2] AND FEDERAL POLICY FEE[3]			
	A, AE, A1-A30, AH, AO, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
BUILDING				
$ 20,000	$ 162	$ 152	$ 212	$ 198
$ 30,000	$ 243	$ 228	$ 318	$ 297
$ 40,000	$ 324	$ 304	$ 424	$ 396
$ 50,000	$ 405	$ 380	$ 530	$ 495
$ 60,000	$ 464	$ 420	$ 685	$ 598
$ 70,000	$ 523	$ 460	$ 846	$ 701
$ 80,000	$ 582	$ 500	$ 995	$ 804
$ 90,000	$ 641	$ 540	$1,150	$ 907
$100,000	$ 700	$ 580	$1,305	$1,010
$125,000	$ 848	$ 680	$1,696	$1,268
$150,000	$ 995	$ 780	$2,080	$1,525
$175,000	$1,143	$ 880	$2,468	$1,783
$200,000	$1,290	$ 980	$2,855	$2,040
$225,000	$1,438	$1,080	$3,243	$2,298
$250,000[4]	$1,585	$1,180	$3,630	$2,555
CONTENTS				
$ 5,000	$ 48	$ 48	$ 62	$ 62
$ 10,000	$ 96	$ 96	$ 123	$ 123
$ 15,000	$144	$144	$ 185	$ 185
$ 20,000	$192	$192	$ 246	$ 246
$ 25,000	$222	$228	$ 321	$ 336
$ 30,000	$252	$264	$ 396	$ 425
$ 40,000	$312	$336	$ 546	$ 604
$ 50,000	$372	$408	$ 696	$ 783
$ 60,000	$432	$480	$ 846	$ 962
$ 70,000	$492	$552	$ 996	$1,141
$ 80,000	$552	$624	$1,146	$1,320
$ 90,000	$612	$696	$1,296	$1,499
$100,000	$672	$768	$1,446	$1,678

[1] Premium before applying any CRS credits or optional deductible factors.
[2] For building coverage amounts of $230,000 and less, add $75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add $6. For building coverage amounts above $230,000, see Footnote 4 below.
[3] Add $30 to the premium selected from the table above to cover 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. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE[1]	PROBATION SURCHARGE
$30	$50

[1] For the Preferred Risk Policy, the Federal Policy Fee is $11.00.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either $500 or $1,000. The insured may choose a deductible amount different from the standard $500 for Post-FIRM or the standard $1,000 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 22 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 22 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 8A. STANDARD DEDUCTIBLES

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
$1,000	B, C, X, A99, D	$500		$500
	A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	$1,000	$500	$500

TABLE 8B. 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	.835	.850
$1,000/ $500	.975	1.050	$4,000/$2,000	.810	.825
$1,000/$1,000	.960	1.000	$4,000/$3,000	.785	.800
$2,000/ $500	.930	1.000	$4,000/$4,000	.765	.775
$2,000/$1,000	.915	.950	$5,000/ $500	.810	.875
$2,000/$2,000	.890	.925	$5,000/$1,000	.800	.825
$3,000/ $500	.890	.950	$5,000/$2,000	.785	.800
$3,000/$1,000	.875	.900	$5,000/$3,000	.770	.780
$3,000/$2,000	.850	.875	$5,000/$4,000	.755	.765
$3,000/$3,000	.825	.850	$5,000/$5,000	.740	.750
$4,000/ $500	.850	.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	.960	1.000
$2,000	.900	.935
$3,000	.850	.885
$4,000	.800	.835
$5,000	.750	.785

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	.775	.825
$4,000	.700	.750
$5,000	.650	.675

Other Residential and Non-Residential Policies[1,2,4]

	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	.980	1.000	$1,000	.975	1.000	.980	1.000
$2,000/$2,000	.940	.960	$2,000	.940	.960	.950	.965
$3,000/$3,000	.910	.930	$3,000	.910	.925	.925	.940
$4,000/$4,000	.885	.910	$4,000	.880	.900	.900	.915
$5,000/$5,000	.870	.890	$5,000	.850	.875	.875	.890
$10,000/$10,000[4]	.775	.800	$10,000	.750	.760	.775	.800
$15,000/$15,000[4]	.725	.750	$15,000	.675	.685	.700	.725
$20,000/$20,000[4]	.675	.700	$20,000	.600	.610	.650	.660
$25,000/$25,000[4]	.625	.650	$25,000	.550	.560	.600	.610
$50,000/$50,000[4]	.500	.525	$50,000	.450	.460	.525	.535

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.
4 Deductibles of $10,000 to $50,000 are available only for Non-Residential Policies.

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 $30,000 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 $30,000 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 - $230,000	$230,001 - $250,000	$1 - $480,000	$480,001 - $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.
(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 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

A. 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.

B. 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 insurer, consult a local community official, or check the NFIP *Community Status Book* online (http://www.fema.gov/fema/csb.shtm).

C. 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.

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

E. 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.

  NOTE: Elevation Certificates certified on or after January 1, 2007, must be submitted on the new Elevation Certificate form. The Elevation Certificate must meet all photo requirements described on pages CERT 1-2 of this manual. *An Elevation Certificate submitted without the required photographs is not considered valid for rating.*

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 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 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 Prepaid Amount will include ICC premium. The ICC premium is not subject to deductible factors, but the CRS discount will apply.

D. 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).

E. 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.

F. 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

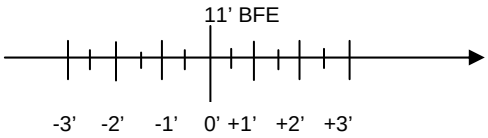
The elevation difference is the difference between the lowest floor used for rating and the Base Flood Elevation (BFE). The elevation difference must be determined if the building is Post-FIRM located in a Special Flood Hazard Area (SFHA) and within a Regular Program community.

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 of Compliance rates.

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

   c. Lowest Floor Elevation (+4') - BFE (+4') = (0'); use With Certification of Compliance rates.

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 of Compliance rate. If the elevation difference is less than the Base Flood Depth, use Without Certification of Compliance 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 of Compliance rates.

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

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

Pre-FIRM buildings with subgrade crawl spaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. For policy processing, follow the Submit-for-Rate procedures on pages RATE 23-24. This is the only Pre-FIRM construction that can be rated using the Submit-for-Rate procedure.

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 of Compliance rates. If the difference is less than 2 feet, the Without Certification of Compliance 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 elevation in Item C2.c on the new Elevation Certificate (EC) or Item C3.c on the old EC (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab.

- If the lowest horizontal structural member is equal to or higher than Item C2.f on the new EC or Item C3.f on the old EC (lowest

adjacent grade), deduct (for 1-4 family residences) 12 inches from the elevation found in Item C2.c or 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 C2.a on the new EC or Item C3.a on the old EC (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 elevation in Item C2.a or Item C3.a reflects the top or the bottom of the slab.

- If Item C2.a is equal to or higher than Item C2.f, or 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 C2.a or 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 lowest elevated floor is open, with no obstruction, to allow the flow of floodwaters. Insect screening is permissible. Wooden or plastic lattice, slats, or shutters are also permissible if at least 40 percent of their area is open. Lattice can be no thicker than ½ inch; slats or shutters can be no thicker than 1 inch. Any machinery or equipment below the lowest elevated floor must be at or above the BFE. 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 foundation walls or breakaway walls. Use the rates from Table 3F provided that the enclosure is less than 300 square feet or contains machinery or equipment 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. 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 Emergency Management Agency 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 interruption in coverage.

4. New Business--Applications for Coverage

   a. Post-FIRM Construction

      NOTE: These rules apply to buildings in all zones, including Zone D.

      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, or an Elevation Certificate, 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) or crawl spaces(s) below the elevated floor, the use of the enclosure/crawl space, a list of machinery and equipment, and the approximate value of each item located in the enclosure/crawl space.
6. If the area below the elevated floor is enclosed using masonry walls and these walls are represented as being breakaway walls in V Zones, a signed letter of verification from a local building official, an engineer, or an architect.
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.
9. For elevated buildings, an Elevated Building Determination Form signed by the insured.
10. For all Post ’81 V-Zone, non-elevated buildings, foundation/structural plans or, if foundation/structural plans are not available, a written statement from the applicant or agent providing the same information.

For Submit-for-Rate policies written as NFIP direct business, all of the appropriate documentation listed above must be mailed to the NFIP Servicing Agent, P.O. Box 2965, Shawnee Mission, KS 66201-1365.

If the building is insurable, the Servicing Agent 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, 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 with a “crawl space” (under-floor space) has its interior floor area (finished or not) no more than 5 feet below the top of the next higher floor. If a crawl space is below grade on all sides, and the elevation of the crawl space floor is below the Base Flood Elevation (BFE), the crawl space must be rated according to the guidelines found on pages LFG 24-25. For the purpose of completing the Flood Insurance Application, the building must be described as a “non-elevated building with basement.”

NFIP rules and regulations specify that 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 to such crawl spaces.

A building with a crawl space that is not subgrade must be described as an elevated building.

Pre-FIRM buildings with subgrade crawl spaces that are below the BFE may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures when using this optional rating.

XV. CONTENTS LOCATION

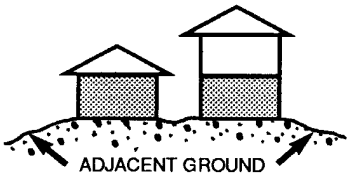
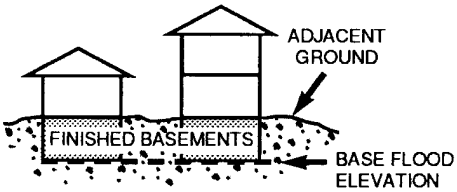
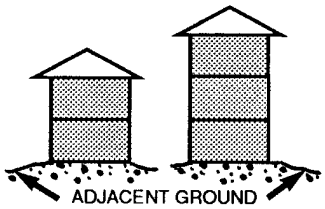
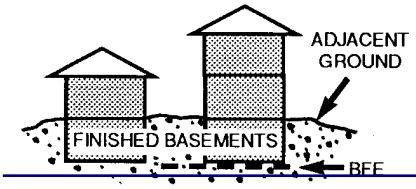
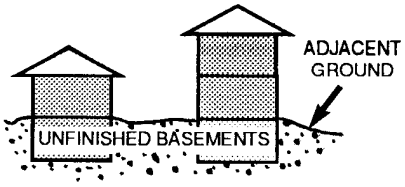
A. Single Family Dwellings

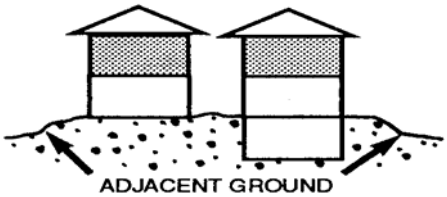
For rating purposes, contents in a single family dwelling are considered to be located throughout the entire building regardless of the building type, with limited coverage in a basement and an enclosed area beneath the lowest elevated floor. Refer to the Standard Flood Insurance Policy.

B. Multi-Family and Non-Residential Buildings

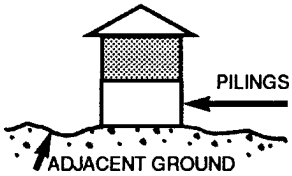
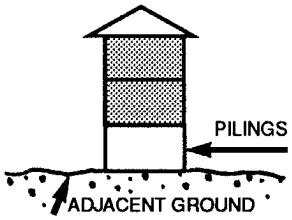
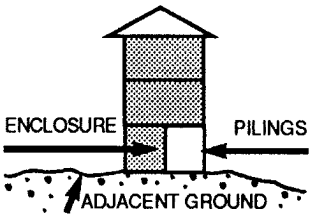
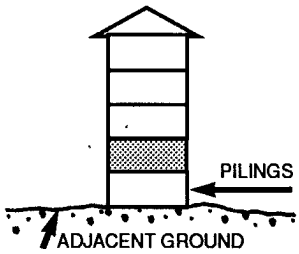
The shaded areas in the illustrations below identify the location of the contents. The rates for contents located in the area indicated will be established based on the zone, construction date, and building description.

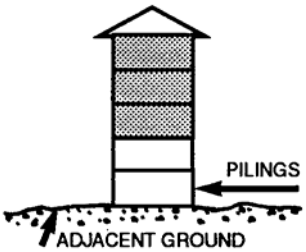
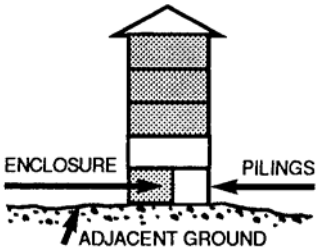
1. Non-Elevated Buildings (contents in shaded areas)

	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 Higher Floors	• Finished or Unfinished	• Lowest Floor Above Ground Level and
	• 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 Emergency Management Agency 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 the highest adjacent grade (HAG) for the lowest floor of a nonfloodproofed building, to qualify for With Certification of Compliance rates, a building must meet the following standards:

- Be floodproofed to an elevation of 4 feet above HAG (1 foot above the community's minimum standard of 3 feet above HAG).

- 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

In conjunction with Table 10 (V-Zone Risk Rating Relativities Table), this *optional* form (see page RATE 33) 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 (EC), and photographs. See pages CERT 1-2 of this manual for photo requirements pertaining to the new EC, which becomes mandatory for use effective January 1, 2007.

B. Submission

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, P.O. Box 310, Lanham, MD 20703.

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

TABLE 10. V-ZONE RISK RATING RELATIVITIES TABLE

Building Point Total[1]	No Obstruction Rates			With Obstruction Rates		
	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50
Less than 225	1.200	1.200	1.200	1.150	1.150	1.150
225 – 275	1.100	1.100	1.100	1.050	1.050	1.100
276 – 325	1.000	1.000	1.000	0.950	0.950	1.000
326 – 375	0.900	0.950	1.000	0.950	0.975	1.000
376 – 425	0.800	0.850	0.900	0.875	0.925	0.950
426 – 475	0.700	0.750	0.800	0.800	0.850	0.900
476 – 525	0.600	0.650	0.700	0.725	0.775	0.825
526 – 575	0.500	0.575	0.650	0.650	0.700	0.750
576 – 625	0.400	0.500	0.600	0.600	0.650	0.700

[1]Subtract from your Building Point Total all points assigned for Item I. LOWEST FLOOR ELEVATION and Item IV.A.1. Free of Obstruction because these factors are included in the rate prior to application of any V-Zone Risk Factor Rating Credit.

U.S. Department of Homeland Security

Emergency Preparedness and Response Directorate

National Flood Insurance Program

V-Zone Risk Factor Rating Form

and

Instructions

National Flood Insurance Program

V-ZONE RISK FACTOR RATING FORM

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 6 hours per response. Burden means the time, effort, and financial resources expended by persons to generate, maintain, retain, disclose, or to provide information to us. You may send comments regarding the burden estimate or any aspect of the form, including suggestions for reducing the burden to: U.S. Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006). **NOTE: Do not send your completed form to this address.**

PURPOSE OF V-ZONE RISK FACTOR RATING FORM

The severe economic losses due to flood damage led to the establishment of the NFIP to fulfill the essential purposes of community flood hazard mitigation and provide flood hazard insurance protection. This certification form can be used to (1) guide designers, owners, local officials, agents, and others as they consider those types of siting, design, and construction activities that exceed minimum NFIP requirements, and (2) rate buildings and provide insurance premium discounts to those structures that exceed minimum NFIP siting, design, and construction requirements.

This form provides a basis for the actuarial rating of buildings and their contents on an individual risk basis that allows a rate discount for prudent building designs. This approach 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 that ensure that the risk of flood losses related to building placement and construction is borne by the owners of the properties at risk.

Thus, construction in coastal high hazard areas should follow certain construction guidelines. Those construction guidelines, explanations, data, and examples for residences are set forth in the third edition of the FEMA *Coastal Construction Manual* (CCM), which was published in June 2000.

To obtain a copy of the *Coastal Construction Manual*, you may submit a written request to:

FEMA Distribution Center
P.O. Box 2012
Jessup, MD 20794

or call toll-free 1-800-480-2520 and ask for the FEMA *Coastal Construction Manual*, either the print publication (FEMA 55) or the interactive CD-ROM (FEMA 55CD).

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

O.M.B. No. 1660-0006
Expires July 31, 2009

V-ZONE RISK FACTOR RATING FORM

Important: Read the instructions that begin immediately after page 5 of 5 of this form.

SECTION A — PROPERTY INFORMATION

	FLOOD PROGRAM USE ONLY
POST-CONSTRUCTION PROPERTY ADDRESS (address of building being rated, if known)	V.R.N. NO.
CITY STATE ZIP CODE	DATE REC. INIT.

PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)

BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc.)

LATITUDE/LONGITUDE (Optional) (## °– ## '– ##.## " or ##.##### °)
HORIZONTAL DATUM ❑ NAD 1927 ❑ NAD 1983
SOURCE: ❑ GPS (Type) ❑ USGS Quad Map ❑ OTHER

ESTIMATED COST OF CONSTRUCTION (excluding cost of land)

Owner

Name

Address (not necessarily the property being rated) City State ZIP Code

Telephone Area Code and Exchange Number

Elevation certification may be determined by a registered professional surveyor, engineer, or architect (attach certification). The elevation data and Flood Insurance Rate Map (FIRM) information may be obtained from the Elevation Certificate. If this certificate is not available, the professional certifying this document must determine the required information, if authorized by law.

NFIP Community No. _____ Base Flood Elevation (BFE)* _____ Datum _____

FIRM Panel No. _____ 100-year stillwater elevation* _____ Datum _____

FIRM Effective Date _____ Average grade elevation* _____ Datum _____

FIRM Zone _____ Bottom of lowest horizontal supporting member elevation*_____ Datum _____

* All elevations must be referenced to the datum on which the FIRM is based (e.g., NGVD, NAVD).

SECTION B — COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

Enter your File or Identification Number here and on the top of pages 2 of 5 through 5 of 5 _____

The submitting registered professional engineer or architect should complete the calculation sheet using the building points shown.

You may use this form only if:

1. The bottom of the lowest horizontal supporting member of the lowest floor is at or above 0.1 foot below the BFE. ❑ Yes (continue) ❑ No (stop)
2. Only flood-damage-resistant materials are used below the BFE (see NFIP Technical Bulletin 2-93 in CCM Appendix H). ❑ Yes (continue) ❑ No (stop)
3. Shear walls and/or other solid obstructions below the BFE are installed such that less than 25% of the building width measured parallel to the shoreline is obstructed. ❑ Yes (continue) ❑ No*

* This form may be used in situations where ≥ 25% of the building width is obstructed, only if the submit-for-rate process is used and engineering calculations and plans are attached to this form; otherwise, stop.

File or Identification Number _____

I. LOWEST FLOOR ELEVATION

CIRCLE APPROPRIATE POINTS AND ENTER BUILDING POINTS IN APPROPRIATE BOX BELOW

A. Bottom of lowest horizontal supporting member of lowest floor, relative to effective BFE at the time of project construction (Round all measurements to the nearest 0.1 foot. Do not consider equipment and breakaway enclosures below the elevated floor for this calculation.)

1. 0.1 foot below the BFE to 0.4 foot above BFE ..... 0 pts.
2. 0.5 foot above the BFE to 1.4 feet above BFE ..... 60 pts.
3. 1.5 feet above the BFE to 2.4 feet above BFE ..... 160 pts.
4. 2.5 feet above the BFE to 3.4 feet above BFE ..... 240 pts.
5. 3.5 feet or more above BFE ..... 300 pts.

POST-CONSTRUCTION

II. SITE AND ENVIRONMENTAL CONSIDERATIONS

A. Distance from shoreline (Complete either item 1 or item 2)

1. Ratio of horizontal distance from dune crest or bluff edge or crest of erosion control device (e.g., seawall or revetment) to seaward side of building foundation, divided by long-term average annual erosion rate (AAER) used in calculation shown in Section C, item 2. (If no dune or bluff, use seaward line of stable vegetation; for stable, accreting, or rocky shorelines, use erosion rate = 1.0 foot/year; for shoreline with erosion control device or beach nourishment project, use pre-project AAER.)
   a. If minimum horizontal distance from crest of erosion control device to seaward side of building foundation < 30 ft (see Figure 4a in Instructions) ..... 0 pts.
   b. If no erosion control device, or crest of device ≥ 30 feet from seaward side of building foundation (see Figures 1, 2, 3, and 4b in Instructions) and:
      0 < ratio ≤ 10 ..... 0 pts.
      10 < ratio ≤ 30 ..... pts. = ratio
      30 < ratio ≤ 60 ..... pts. = 1.5 x ratio
      60 < ratio ..... pts. = 2.0 x ratio, not to exceed 150 pts.
      Unknown ..... 0 pts.
2. For shoreline without an erosion control device, subject to periodic large-scale fluctuations, location of seaward side of building foundation relative to most landward historical vegetation line (see Figure 5 in Instructions)
   a. Foundation at or landward of most landward vegetation line in past 20 years ..... 0 pts.
   b. Foundation at or landward of most landward vegetation line in past 40 years ..... 75 pts.
   c. Foundation at or landward of most landward vegetation line in past 60 years ..... 150 pts.
   d. Unknown ..... 0 pts.

B. Dune, structural, or beach nourishment protection (Complete item 1, item 2, and/or item 3, as applicable)

1. Dune reservoir above 100-year stillwater elevation (see Figure 6 in Instructions)
   a. < 540 square feet ..... 0 pts.
   b. 540 square feet ≤ reservoir < 1,100 square feet ..... 30 pts.
   c. 1,100 square feet ≤ reservoir ..... 50 pts.
   d. Unknown ..... 0 pts.
2. For upland property fronted by erosion control device (e.g., seawall, revetment)
   a. Seaward side of building foundation < 30 feet from crest of wall or revetment (see Figure 4a in Instructions) ..... 0 pts.
   b. Seaward side of building foundation ≥ 30 feet from crest of wall or revetment – enter points for only one of the following three conditions:
      (1) Crest elevation of wall or revetment at or below 100-year stillwater elevation (see Figure 7 in Instructions) ..... 0 pts.
      (2) Crest elevation of wall or revetment above 100-year stillwater elevation (see Figure 8 in Instructions) ..... pts. = D/2, not to exceed 15 pts.
      (3) Wall or revetment adequate to protect upland property during 100-year event (satisfies criteria set forth in Part VII of CERC TR 89-15) ..... 50 pts.

File or Identification Number _____

3. For upland property with an ongoing beach nourishment project undertaken within the last 5 years
   a. Constructed project with a Federal, state, or local government sponsor, with all necessary permits and a long-term funding mechanism in place, and with ongoing renourishment (project maintenance) .....50 pts.
   b. Less than 3.a .....0 pts.

POST-CONSTRUCTION

III. BUILDING SUPPORT SYSTEM AND DESIGN DETAILS

A. Foundation design (Complete item 1, item 2, and item 3)

1. Foundation design based on lowest expected ground elevation and highest expected BFE over 50-year life of structure (accounts for lowering of soil due to long-term erosion, shoreline fluctuations, and storm erosion — see Figure 9 in Instructions) .....40 pts.
2. Foundation design accounts for local scour during 100-year flood event (see Figure 10 in Instructions and CCM Section 7.5.2.5) .....20 pts.
3. Foundation design based on loads and load combinations computed in accordance with ASCE 7-98 (or later editions) and CCM Chapter 11 .....40 pts.

B. Foundation type (Complete either item 1 or item 2)

1. Pile foundation (complete items a, b, and c for driven piles; complete items a, b, c, and d for jetted piles; complete items a, b, c, and e for piles set in augered or pre-dug holes)
   a. Pile embedment
      (1) All pile tips are to -10 feet MWL or deeper* .....75 pts.
      (2) Any pile embedment is less than -10 feet MWL, but no pile is less than -5 feet MWL* .....0 pts.
      (3) Any pile embedment is less than -5 feet MWL* .....-75 pts.
      * If refusal is reached before the specified depth, consult a professional engineer to determine whether foundation anchoring is adequate and whether scour will undermine the foundation. These judgments should determine the appropriate point value.
   b. Pile size and type
      (1) Wood piles at least 10" x 10" or 8" tip round .....75 pts.
      (2) Wood piles smaller than dimensions in (1) but no smaller than 8" x 8" or 6" tip round .....30 pts.
      (3) Wood piles less than dimensions in (2) .....-75 pts.
      (4) Reinforced or prestressed concrete piles at least 8" x 8" .....75 pts.
      (5) Steel piles with corrosion protection or engineered to take predicted corrosion into account .....75 pts.
   c. Bracing
      (1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 .....25 pts.
      (2) Designed to resist lateral loads without bracing or grade beams .....50 pts.
   d. Jetted pile foundation
      (1) After initial jetting, design embedment and capacity attained by driving .....0 pts.
      (2) Jetting only .....-50 pts.
   e. Pile set in augered or pre-dug hole (post foundation)
      (1) After initial set and backfill, design embedment attained by driving .....0 pts.
      (2) After initial set and backfill, design embedment attained by jetting .....-25 pts.
      (3) Set and backfilled only .....-100 pts
2. Masonry or concrete columns (piers) supported on footing
   a. Embedment and footing size
      (1) Footing elevation and dimensions consistent with CCM Section 12.4.3.2 .....75 pts.
      (2) Less than required by (1) .....-75 pts.

File or Identification Number _____

POST-CONSTRUCTION

b. Column (pier) design

(1) Consistent with requirements of CCM Sections 13.2.4 or 13.2.5 .....75 pts.

(2) Less than required by (1) .....-75 pts. [ ]

c. Bracing

(1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 .....25 pts.

(2) Designed to resist lateral loads without bracing or grade beams .....50 pts. [ ]

C. Lowest horizontal supporting member (Complete item 1 and item 2, or item 1 and item 3)

1. Orientation (see Figure 11 in Instructions)

a. ≤ +/- 20 degrees from perpendicular to shoreline .....20 pts.

b. > +/- 20 degrees from perpendicular to shoreline .....0 pts. [ ]

2. Connections between lowest horizontal supporting member and foundation (wood piles and beams)

a. Wood pile notching

(1) All piles AND horizontal members notched 50% or less .....0 pts.

(2) Any piles OR horizontal members notched more than 50% .....-100 pts. [ ]

b. Connections between wood piles and beams

(1) All bolted connections.....50 pts.

(2) Any non-bolted connections (e.g., light-gauge metal connectors, nailed connections) .....-250 pts. [ ]

3. Engineered connections between beam and pile (when either pile or beam is not wood).....50 pts. [ ]

IV. OBSTRUCTIONS AND ENCLOSURES

A. Obstructions below BFE (Complete item 1, item 2, and item 5, and either item 3 or item 4; see NFIP Technical Bulletin 5-93 in CCM Appendix H)

1. Free of obstruction AND no enclosed areas below BFE (open stairs, insect screening, and open lattice are permitted — see Instructions for discussion of open lattice).....100 pts. [ ]

2. Spacing of piles/columns/piers

a. < 8 feet on center (o.c.) .....0 pts.

b. ≥ 8 feet o.c. .....20 pts. [ ]

3. Breakaway walls (non-loadbearing) are used below the BFE

a. Length of breakaway walls ≤ 20 feet .....-10 pts.

b. Length of breakaway walls > 20 feet but ≤ 60 feet .....-20 pts.

c. Length of breakaway walls > 60 feet .....-40 pts. [ ]

4. Area enclosed by non-loadbearing breakaway walls, and some portion of the non-loadbearing walls is finished

a. Length of finished breakaway wall < 20 feet .....-50 pts.

b. Length of finished breakaway wall ≥ 20 feet but < 50 feet.....-100 pts.

c. Length of finished breakaway wall ≥ 50 feet .....-250 pts. [ ]

5. Elevator, stairwell, masonry chimney, or other solid obstruction in 1- to 4-family, 3-story or less, residential structure .....-100 pts. [ ]

B. Equipment

1. ALL equipment and ductwork below building lie at or above BFE .....0 pts. [ ]

2. ANY equipment or ductwork below the building is below the BFE and is NOT resistant to flood damage, but will not adversely affect the ability of other parts of the building to resist velocity flows and wave action (complete item 1 in Section C of this form below; FEMA may use the additional information from item 1 in section C of this form to deduct fewer than 100 points) .....-100 pts. [ ]

V. BUILDING POINT TOTAL [ ]

File or Identification Number _____

SECTION C — INFORMATION PERTAINING TO THE BUILDING

1. List all equipment below BFE (check all that apply):

❑ Air conditioner/heat pump	❑ Furnace	❑ Air handler
❑ Ductwork	❑ Electric panel, fuse box	❑ Elevator equipment
❑ Water heater	❑ Water softener/conditioner	❑ Pump
❑ Clothes washer/dryer	❑ Other (list)	

2. To support the point values claimed in item II.A in Section B of this form, provide the following:

Average annual erosion rate _____ feet/year

Source of rate _____

Date of rate calculation _____

Reference feature used (e.g., dune crest, vegetation line, top of bluff, crest of armoring) _____

Source of most landward vegetation line _____

When claiming points for compliance with item II.B.2.b.(3) (erosion control device meets requirements of CERC TR 89-15), describe how the device meets the requirements._____

_____

_____

When claiming points for compliance with item II.B.3.a (beach nourishment project), provide the name of the project, the name of the sponsoring government entity, and the date of the last nourishment or renourishment work.

_____
Name of Project

_____
Sponsor Date of last nourishment/renourishment

When submitting the completed V-Zone Risk Factor Rating Form, provide the following supporting material:

- Building plans for "before construction" rating
- Completed NFIP Elevation Certificate (FEMA Form 81-31), Flood Insurance Application, and photographs of building for "after construction" rating

SECTION D — CERTIFICATION

POST-CONSTRUCTION CERTIFICATION. I meet the qualifications set forth on page 1 of 7 of the Instructions for this V-Zone form and certify that the above statements are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

_____
Name of Registered Professional Engineer or Architect

_____
Title

_____
Address

_____
Signature Date

Flood Program Use Only

NFIP Flood Risk Factor CONFIRMATION

Total Coastal V-Zone Flood Risk Factor

POST-CONSTRUCTION

Buildings:

Contents:

_____
NFIP Underwriter's Signature

_____
Date

INSTRUCTIONS

This V-Zone Risk Factor Rating Form is to be used in the determination of the flood insurance discount for buildings and contents located in a coastal area designated by the NFIP as Zone V, VE, or V1-V30.

The basic premise behind this form is that flood insurance premiums can be reduced for V-zone buildings that exceed minimum NFIP requirements. This form allows an engineer or architect to claim points for a variety of siting, design, and construction practices that exceed minimum NFIP requirements. Section B of the form, Coastal V-Zone Flood Risk Building Point Calculation Sheet, is divided into four main categories:

I. Lowest Floor Elevation

II. Site and Environmental Considerations

III. Building Support System and Design Details

IV. Obstructions and Enclosures

The NFIP will review the completed form and assign a premium discount, depending on the number of points awarded.

This form may be submitted only after construction is completed. However, the form may be used **before** construction is begun (during site selection and project planning) to guide the designer and owner with regard to those practices that will result in the greatest flood insurance premium reduction—that is, those practices that are deemed most important in reducing potential flood and erosion losses.

The maximum number of points that can be claimed on this form is 1,030. The greater the number of points, the greater the reduction in the flood insurance premium. Of the total number of possible points, the approximate percentage for each of the four categories listed above is as follows:

- Lowest Floor Elevation - 30 percent
- Site and Environmental Considerations - 30 percent
- Building Support System and Design Details - 30 percent
- Obstructions and Enclosures - 10 percent

This form is used solely to adjust insurance rating for a building and does not replace other forms and certificates that may be required by a community or state.

To complete this form, the engineer or architect will need to refer to the *Coastal Construction Manual* (FEMA 55). See the inside cover of this form for information about how to obtain a copy of FEMA 55.

Completion of this form must be accomplished by a registered professional engineer or registered architect duly licensed in the state where the subject structure is located.

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 7700 Hubble Drive, Lanham, MD 20706. Confirmation of the V-zone risk discount and rate for National Flood Insurance coverage will be returned in approximately 30 days.

Local permit officials will have on file copies of the community's most recent Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS). 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 the NFIP toll-free at 1-800-358-9616.

SPECIFIC INSTRUCTIONS FOR SECTION B, COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

I. Lowest Floor Elevation. The lowest floor elevation measurement should be made at the bottom of the lowest horizontal structural member supporting the lowest floor. Lowest floor guidance can be obtained from the Elevation Certificate or the *Flood Insurance Manual* (Lowest Floor Guide):

- The Elevation Certificate can be downloaded from FEMA's site on the World Wide Web at **http://www.fema.gov/business/nfip/elvinst.shtm**. The certificate is also available from the FEMA Distribution Center at 1-800-480-2520 (ask for FEMA Form 81-31).
- The *Flood Insurance Manual* is available from the FEMA web site at **http://www.fema.gov/business/nfip/manual.shtm**.

II.A. Distance from shoreline. Siting structures away from the shoreline is recognized as one of the most important ways of preventing building damage. This form provides credit for siting buildings landward of dunes, bluffs, and erosion control devices (item II.A.1), and landward of shorelines that fluctuate large distances (i.e., those that experience large-scale erosion and accretion through time, item II.A.2).

Points may be claimed for II.A.1 or II.A.2, but not for both. In the majority of situations, II.A.1 will be used for calculating points.

II.A.1. Points will be awarded based on (1) the distance between the seaward side of the building foundation and the dune crest, bluff edge, or erosion control device crest and (2) the average annual erosion rate (AAER) for the site.

This item requires the engineer or architect to (1) measure the horizontal distance between the building foundation and the dune crest, bluff edge, or erosion control device crest, (2) obtain the average annual erosion rate at the site, and (3) calculate the ratio between the distance and the erosion rate (consult the local jurisdiction or state coastal management program for erosion rate information). The examples shown in Figures 1-4b, following, illustrate the calculation of points for five cases.

II.A.2. Points will be awarded based on the location landward of the seaward side of the building foundation relative to

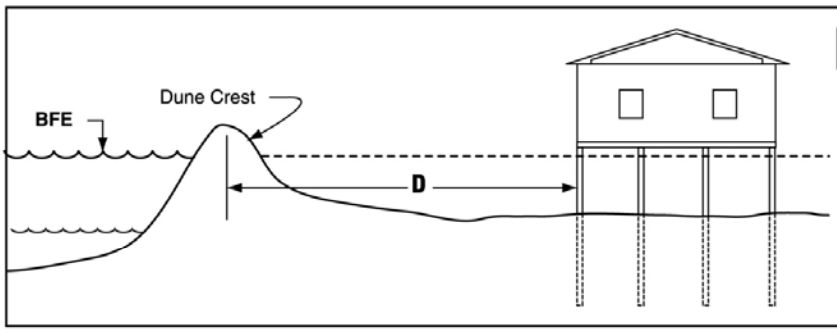
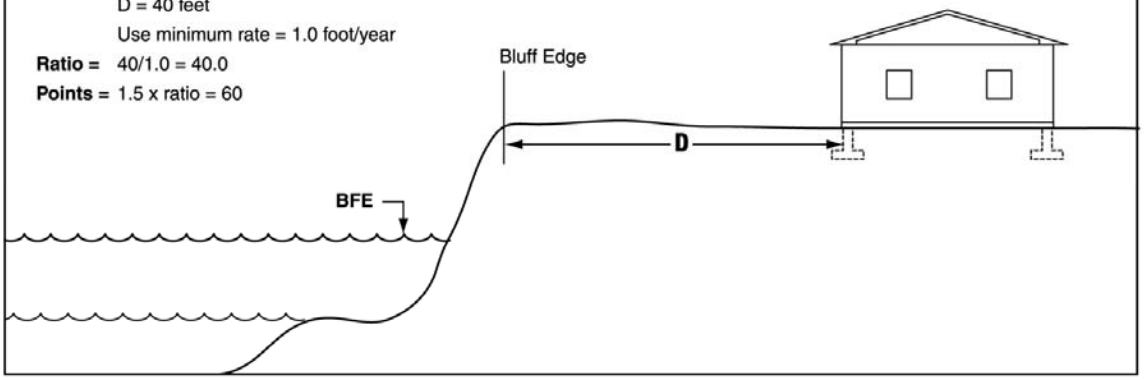


Figure 1 Dune

Given: AAER = 3.0 feet/year
D = 42 feet
Ratio = 42/3.0 = 14.0
Points = ratio = 14

Figure 2 Bluff

Given: AAER = 0.5 foot/year
D = 40 feet
Use minimum rate = 1.0 foot/year
Ratio = 40/1.0 = 40.0
Points = 1.5 x ratio = 60



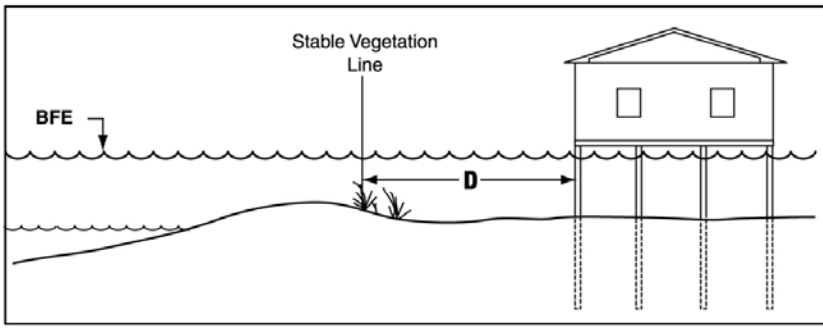


Figure 3
No Dune or Bluff – Use Stable Vegetation Line

Given: AAER = 2.5 feet/year
D = 25 feet
Ratio = 25/2.5 = 10.0
Points = 0

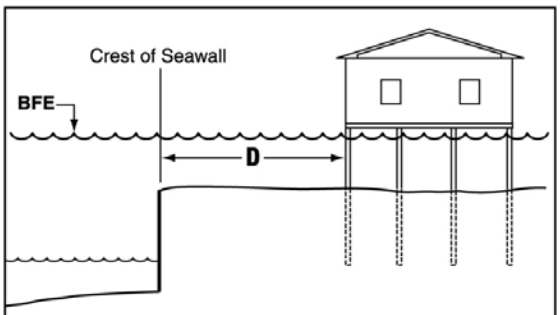


Figure 4a Erosion Control Device, D < 30 Feet

Given: D = 25 feet
D < 30 feet; therefore, No Points Allowed

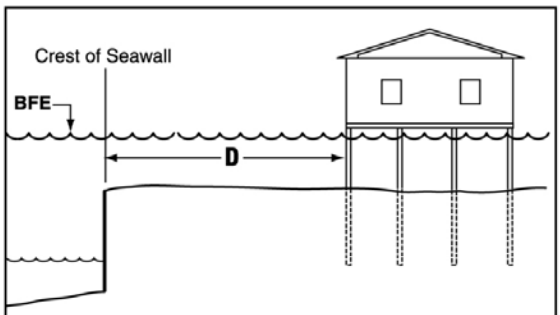


Figure 4b Erosion Control Device, D ≥ 30 Feet

Given: AAER = 0.0 feet/year (post-wall)
AAER = 2.5 feet/year (pre-wall)
D = 35 feet
Ratio = 35/2.5 = 14.0
D ≥ 30 feet; therefore, Points Allowed
Points = ratio = 14

the fluctuating shoreline on the site. Average annual erosion rates are not used for this calculation. CCM Figures 7-47, 7-48, and 7-49 show a situation in which item II.A.2 would be used to calculate points.

This item requires the engineer or architect to (1) obtain historical shoreline (vegetation line) positions at the site, (2) locate the seaward side of the building foundation, and (3) determine how long it has been since the vegetation line was landward of the seaward side of the building foundation. An example is shown in Figure 5 using the data from CCM Figure 7-49.

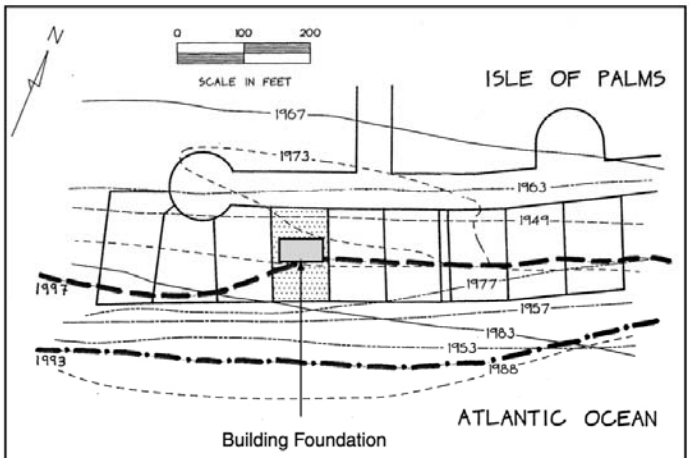


Figure 5 Shoreline Subject to Large Fluctuations

Figure 5 shows that the seaward side of the building foundation was seaward of the vegetation line as recently as 1997. No points would be claimed in this example. In order for points to be claimed for this item, the building would have had to have been constructed landward of all vegetation lines for the past 40+ years—since approximately 1957.

II.B Dune, structural, or beach nourishment protection. This form provides credit for protection received from large dunes (item II.B.1), erosion control devices (item II.B.2), and beach nourishment projects (item II.B.3) that meet certain criteria. Points will be awarded based on the level of flood and erosion protection afforded by a dune, erosion control device, or beach nourishment project.

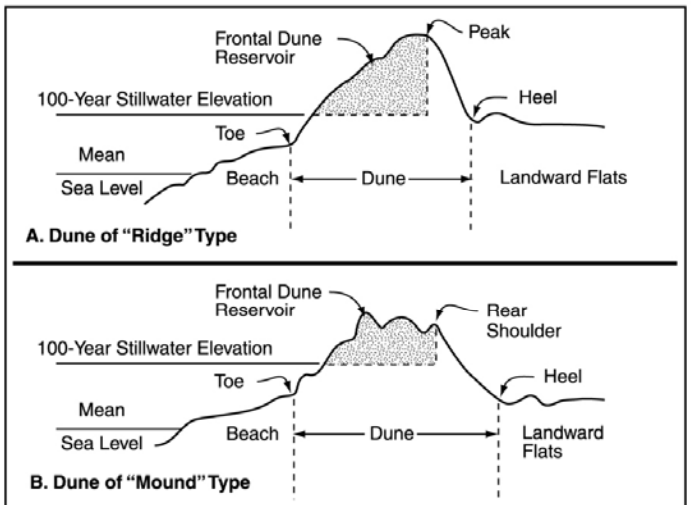


Figure 6 Calculating Frontal Dune Reservoir

Points may be claimed for II.B.1, II.B.2, and II.B.3, if applicable.

II.B.1. The dune reservoir is the cross-section (in square feet) above the 100-year stillwater elevation (obtained from the Flood Insurance Study [FIS] report) and seaward of the dune crest or shoulder (see Figure 6).

This item requires the engineer or architect to (1) plot a dune cross-section seaward of the building site, (2) determine the 100-year stillwater elevation (from the FIS report) and plot on the dune profile, (3) characterize the dune as a ridge type or mound type, and (4) define the limits of the dune reservoir and calculate its cross-sectional area.

II.B.2. Points may be claimed for protection offered by an erosion control device (seawall or revetment) only if the crest elevation of the device is above the 100-year stillwater elevation, which may be obtained from the FIS report (see Figures 7 and 8.) **Points may be claimed for II.B.2.b.(2) or II.B.2.b.(3).** If the crest elevation is above the 100-year stillwater elevation, points may be obtained for II.B.2.b.(2)—the distance between the crest of the device and the seaward side of the building foundation—or II.B.2.b.(3)—a device that satisfies the criteria set forth in the U.S. Army Corps of Engineers, Coastal Engineering Research Center report CERC TR 89-15, *Criteria for Evaluating Coastal Flood Protection Structures.*

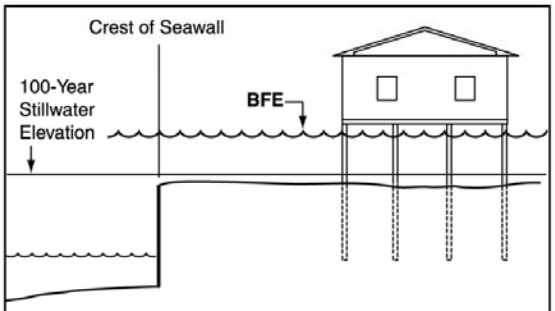


Figure 7 Erosion Control Device Below 100-Year Stillwater Elevation

Crest elevation is below 100-year stillwater elevation; therefore, No Points Allowed

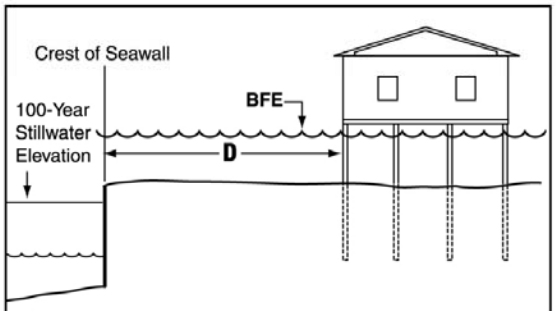


Figure 8 Erosion Control Device Above 100-Year Stillwater Elevation

Crest elevation is above 100-year stillwater elevation; therefore, Points Allowed

This item requires the engineer or architect to (1) determine the crest elevation of the seawall or revetment, (2) determine the 100-year stillwater elevation (from the FIS report) and compare it against the crest elevation, (3) determine the horizontal distance from the crest of the erosion control device to the seaward side of the building foundation, and (4) if maximum points are desired, evaluate the dimensions, strength, and durability of the erosion control device against the CERC criteria.

II.B.3. Points may be claimed for protection offered by an ongoing beach nourishment project. An eligible project must be sponsored by a Federal, state, or local government entity and must have been constructed—either initial construction or project maintenance—in the recent past (5 years or less from the date of completion of this form).

This item requires the engineer or architect to (1) determine whether an eligible beach nourishment project has been conducted in front of the building for which this form is being completed and (2) provide basic information on the project (i.e., name of project, project sponsor, most recent date of project construction) in Section C of this form. Consult the local jurisdiction for this information.

III.A. Foundation design. This form recognizes foundation designs that consider expected conditions over the life of the building (III.A.1), local scour (III.A.2), and design loads (III.A.3). **Points may be claimed for III.A.1, III.A.2, and III.A.3, if applicable.**

III.A.1. This item requires the engineer or architect to estimate, over the life of the building, (1) the most landward expected shoreline, (2) the lowest expected ground elevation, and (3) the highest expected BFE (see Figure 9). A minimum erosion rate of 1.0 foot/year and a minimum building life of 50 years should be used in the calculations. More details can be found in Section 7.9.2 of the CCM.

Determine the Most Landward Expected Shoreline Location Over the Anticipated Life of the Building or Development

- Use published or calculated long-term erosion rate (ft/yr), increasing the rate to account for errors and uncertainty. It is recommended that a minimum rate of 1.0 ft/yr be used unless durable shore protection or erosion-resistant soil is present.
- Multiply the resulting erosion rate by the building or development lifetime (years) to compute the long-term erosion distance (ft). Use a minimum lifetime of 50 years.
- Measure landward (from the most landward historical shoreline) a distance equal to the long-term erosion distance – this will define the most landward expected shoreline.

Determine the Lowest Expected Ground Elevation at the Base of the Building or Structure

- Beginning with the most landward expected shoreline location:
  - calculate an eroded dune profile using a storm erosion model, or
  - calculate a stable bluff profile using available guidance and data

Determine the Highest Expected BFE at the Base of the Building or Structure

- Beginning with the eroded dune or stable bluff profile, apply Runup and WHAFIS to determine BFEs

Figure 9 Determining Site Conditions Over the Life of the Building

III.A.2. Local scour is illustrated in Figure 10, and its calculation is discussed in Section 11.6.11 of the CCM. Local scour around pilings and columns and grade beams can generally be estimated as twice the diameter of the member (see CCM Formula 11.10.a). Local scour around large objects and enclosed areas can also be estimated, but do **not** use CCM Formula 11.10.b. Instead, estimate local scour as equal to the width of the object facing the flow or waves, with a maximum scour depth of 3 feet.

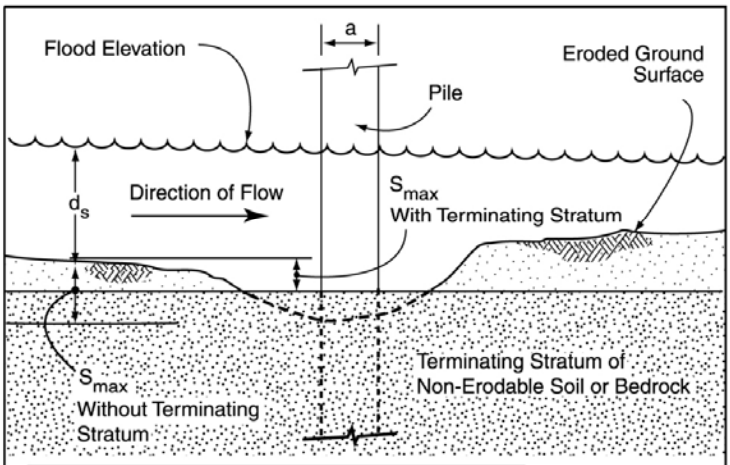


Figure 10 Local Scour

III.A.3. This form awards points for the use of loads and load combinations based on ASCE 7-98 (or later editions) and CCM Chapter 11.

III.B. Foundation type. This form recognizes several types of V-zone foundations (wood, concrete, steel, and masonry; driven piles; piles set in augered holes; cast-in-place piles; and masonry piers/concrete columns on footings). Maximum points can be obtained only with driven piles; reinforced, cast-in-place piles; and jetted or augered piles that satisfactorily pass load tests. Note that it may be very difficult to claim any points for masonry/concrete elements supported on footings.

III.C. Lowest horizontal supporting member. Points can be claimed for (1) orientation of the lowest horizontal supporting member in the expected direction of waves (see Figure 11) and (2) use of bolted or engineered connections between the foundation and lowest horizontal supporting member. For the purposes of this classification, any metal strap, plate, or connector that is not fabricated with structural steel is considered "light-gauge." Point deductions do not apply to the use of light-gauge metal connectors or nailed connections above the top of the lowest horizontal structural member.

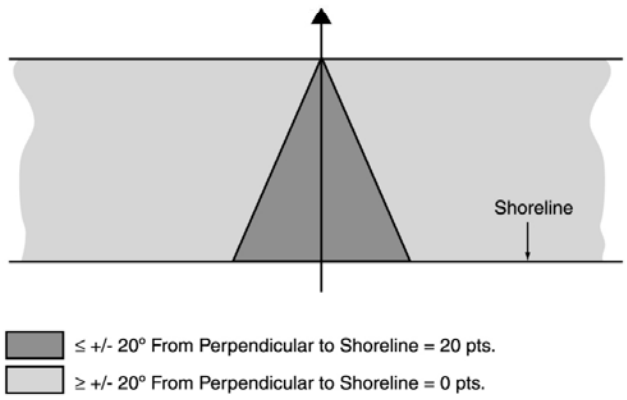


Figure 11 Orientation of Lowest Horizontal Supporting Member

IV. Obstructions and Enclosures. V-zone construction must be free of obstructions below the BFE. NFIP regulations allow breakaway enclosures to be constructed (flood insurance premiums will be higher as a result) and allow limited use of solid obstructions (e.g., shear walls, stairwells, elevators, and chimneys).

This form provides points for buildings without any enclosures or obstructions. The use of open lattice (see IV.A.1) and/or insect screening still allows points to be claimed. Points will be **deducted** for the use of breakaway walls. Points will be **deducted** for finished walls or space (even breakaway) below the BFE. Points will be **deducted** for equipment or ductwork below the BFE and not flood-resistant. The conversion of below-BFE space to habitable uses by building contractors and owners represents one of the most significant (and common) violations of NFIP regulations. This form reflects the importance of the issue through its point deductions.

IV.A.1. Open lattice is defined as thin (1/2 inch or less) wood, vinyl, plastic, or similar lattice material with at least 40 percent of the lattice area open. A wall created of brick or other masonry units meeting the opening requirement will **not** be considered open lattice.

XIX. RATING EXAMPLES

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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: .76 Contents: .96

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**	**.76**	**266**				**0**	**35,000**	**266**
CONTENTS	**10,000**	**.96**	**96**				**0**	**10,000**	**96**

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 **362** ICC PREMIUM — SUBTOTAL **362** CRS PREMIUM DISCOUNT ___% — SUBTOTAL **362**
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)		PROBATION SURCHARGE — FEDERAL POLICY FEE **30** TOTAL PREPAID AMOUNT **392**

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $266 / Contents: $96
2. Apply Deductible Factor: Building: 1.000 x $266 = $266 / Contents: 1.000 x $96 = $96
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $362
5. Add ICC Premium: N/A
6. Subtract CRS Discount: N/A
7. Subtotal: $362
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $392

EXAMPLE 2

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

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: .915
- 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: .64/.17 Contents: .99/.30

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**	**.64**	**320**	**100,000**	**.17**	**170**	**-42**	**150,000**	**448**
CONTENTS	**20,000**	**.99**	**198**	**40,000**	**.30**	**120**	**-27**	**60,000**	**291**

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	**739**
ICC PREMIUM	**6**
SUBTOTAL	**745**
CRS PREMIUM DISCOUNT ___%	—
SUBTOTAL	**745**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**775**

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: $490 / Contents: $318
2. Apply Deductible Factor: Building: .915 x $490 = $448 / Contents: .915 x $318 = $291
3. Premium Reduction: Building: $490 - $448 = $42 / Contents: $318 - $291 = $27
4. Subtotal: $739
5. Add ICC Premium: $6
6. Subtract CRS Discount: N/A
7. Subtotal: $745
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $775

EXAMPLE 3

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

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: .81/.71 Contents: .96/.72

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**	**.81**	**405**	**100,000**	**.71**	**710**	**+112**	**150,000**	**1,227**
CONTENTS	**20,000**	**.96**	**192**	**40,000**	**.72**	**288**	**+48**	**60,000**	**528**

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	**1,755**
ICC PREMIUM	**75**
SUBTOTAL	**1,830**
CRS PREMIUM DISCOUNT ___%	**—**
SUBTOTAL	**1,830**
PROBATION SURCHARGE	**—**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,860**

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: $1,115 / Contents: $480
2. Apply Deductible Factor: Building: 1.100 x $1,115 = $1,227 / Contents: 1.100 x $480 = $528
3. Premium Increase: Building: $1,227 - $1,115 = $112 / Contents: $528 - $480 = $48
4. Subtotal: $1,755
5. Add ICC Premium: $75
6. Subtract CRS Discount: N/A
7. Subtotal: $1,830
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $1,860

EXAMPLE 4

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $3,000/$2,000 DEDUCTIBLE OPTION, ZONE A15

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: .81/.59 Contents: .96/.60

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**	**.81**	**405**	**200,000**	**.59**	**1,180**	**-198**	**250,000**	**1,387**
CONTENTS	**20,000**	**.96**	**192**	**80,000**	**.60**	**480**	**-84**	**100,000**	**588**

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	**1,975**
ICC PREMIUM	**60**
SUBTOTAL	**2,035**
CRS PREMIUM DISCOUNT 30%	**-611**
SUBTOTAL	**1,424**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,454**

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: $1,585 / Contents: $672
2. Apply Deductible Factor: Building: .875 x $1,585 = $1,387 / Contents: .875 x $672 = $588
3. Premium Reduction: Building: $1,585 - $1,387 = $198 / Contents: $672 - $588 = $84
4. Subtotal: $1,975
5. Add ICC Premium: $60
6. Subtract CRS Discount: -$611 (30%)
7. Subtotal: $1,424
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $1,454

EXAMPLE 5

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

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: .870
- 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: .20/.08 Contents: .22/.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**	**.20**	**300**	**350,000**	**.08**	**280**	**-75**	**500,000**	**505**
CONTENTS	**130,000**	**.22**	**286**	**370,000**	**.12**	**444**	**-95**	**500,000**	**635**

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	**1,140**
ICC PREMIUM	**4**
SUBTOTAL	**1,144**
CRS PREMIUM DISCOUNT 25%	**-286**
SUBTOTAL	**858**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**888**

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: $580 / Contents: $730
2. Apply Deductible Factor: Building: .870 x $580 = $505 / Contents: .870 x $730 = $635
3. Premium Reduction: Building: $580 - $505 = $75 / Contents: $730 - $635 = $95
4. Subtotal: $1,140
5. Add ICC Premium: $4
6. Subtract CRS Discount: -$286 (25%)
7. Subtotal: $858
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $888

EXAMPLE 6

REGULAR PROGRAM, 1975-81 POST-FIRM V1-V30, ELEVATION RATED, ZONE V13

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: 1.69/.38 Contents: 2.11/.50

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**	**1.69**	**845**	**100,000**	**.38**	**380**	**0**	**150,000**	**1,225**
CONTENTS	**20,000**	**2.11**	**422**	**80,000**	**.50**	**400**	**0**	**100,000**	**822**

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	**2,047**
ICC PREMIUM	**35**
SUBTOTAL	**2,082**
CRS PREMIUM DISCOUNT 10%	**-208**
SUBTOTAL	**1,874**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,904**

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: $1,225 / Contents: $822
2. Apply Deductible Factor: Building: 1.000 x $1,225 = $1,225 / Contents: 1.000 x $822 = $822
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $2,047
5. Add ICC Premium: $35
6. Subtract CRS Discount: -$208 (10%)
7. Subtotal: $1,874
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $1,904

EXAMPLE 7

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

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: .825
- 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: 2.42/2.42 Contents: 1.81/1.81

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**	**2.42**	**1,120**	**200,000**	**2.42**	**4,840**	**-1,059**	**250,000**	**4,991**
CONTENTS	**20,000**	**1.81**	**362**	**80,000**	**1.81**	**1,448**	**-317**	**100,000**	**1,493**

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	**6,484**
ICC PREMIUM	**14**
SUBTOTAL	**6,498**
CRS PREMIUM DISCOUNT 5%	**-325**
SUBTOTAL	**6,173**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**6,203**

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: $6,050 / Contents: $1,810
2. Apply Deductible Factor: Building: .825 x $6,050 = $4,991 / Contents: .825 x $1,810 = $1,493
3. Premium Reduction: Building: $6,050 - $4,991 = $1,059 / Contents: $1,810 - $1,493 = $317
4. Subtotal: $6,484
5. Add ICC Premium: $14
6. Subtract CRS Discount: -$325 (5%)
7. Subtotal: $6,173
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $6,203

EXAMPLE 8

REGULAR PROGRAM, POST-FIRM CONSTRUCTION, CONTENTS-ONLY POLICY, ZONE A17

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A17
- Occupancy: 2-4 Family Dwelling (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: .38/.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**	**.38**	**76**	**80,000**	**.12**	**96**	**0**	**100,000**	**172**

RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)	PAYMENT OPTION:	ANNUAL SUBTOTAL	**172**
☐ MANUAL ☐ SUBMIT FOR RATING		ICC PREMIUM	—
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM	☐ CREDIT CARD	SUBTOTAL	**172**
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM	☐ OTHER:	CRS PREMIUM DISCOUNT ___%	—
☐ PROVISIONAL RATING	_____	SUBTOTAL	**172**
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.		PROBATION SURCHARGE	—
		FEDERAL POLICY FEE	**30**
SIGNATURE OF INSURANCE AGENT/BROKER	DATE (MM/DD/YY)	TOTAL PREPAID AMOUNT	**202**

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: N/A / Contents: $172
2. Apply Deductible Factor: Building: N/A / Contents: 1.000 x $172 = $172
3. Premium Reduction/Increase: Building: N/A / Contents: $0
4. Subtotal: $172
5. Add ICC Premium: N/A
6. Subtract CRS Discount: N/A
7. Subtotal: $172
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $202

EXAMPLE 9

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

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AO
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $5,000/$5,000
- Deductible Factor: .870
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- 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: .84/.30 Contents: 1.63/.25

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**	**.84**	**1,260**	**350,000**	**.30**	**1,050**	**-300**	**500,000**	**2,010**
CONTENTS	**130,000**	**1.63**	**2,119**	**370,000**	**.25**	**925**	**-396**	**500,000**	**2,648**

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	**4,658**
ICC PREMIUM	**4**
SUBTOTAL	**4,662**
CRS PREMIUM DISCOUNT 25%	**1,166**
SUBTOTAL	**3,496**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**3,526**

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: $2,310 / Contents: $3,044
2. Apply Deductible Factor: Building: .870 x $2,310 = $2,010 / Contents: .870 x $3,044 = $2,648
3. Premium Reduction: Building: $2,310 - $2,010 = $300 / Contents: $3,044 - $2,648 = $396
4. Subtotal: $4,662
5. Add ICC Premium: $4
6. Subtract CRS Discount: -$1,166 (25%)
7. Subtotal: $3,496
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $3,526

EXAMPLE 10

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $500/$500 DEDUCTIBLE OPTION, ZONE AO (WITH CERTIFICATION OF COMPLIANCE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AO (With Certification of Compliance)
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $500/$500
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .25/.06 Contents: .34/.11

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**	**.25**	**125**	**200,000**	**.06**	**120**	**0**	**250,000**	**245**
CONTENTS	**20,000**	**.34**	**68**	**80,000**	**.11**	**88**	**0**	**100,000**	**156**

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	**401**
ICC PREMIUM	**4**
SUBTOTAL	**405**
CRS PREMIUM DISCOUNT ___%	—
SUBTOTAL	**405**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**435**

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: $245 / Contents: $156
2. Apply Deductible Factor: Building: 1.000 x $245 = $245 / Contents: 1.000 x $156 = $156
3. Premium Reduction: Building: $0 / Contents: = $0
4. Subtotal: $405
5. Add ICC Premium: $4
6. Subtract CRS Discount: N/A
7. Subtotal: $405
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $435

EXAMPLE 11

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $3,000/$2,000 DEDUCTIBLE OPTION, ZONE AH

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH
- Occupancy: Non-Residential
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: $3,000/$2,000
- Deductible Factor: .875
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Building Coverage: $250,000
- Contents Coverage: $25,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .84/.30 Contents: 1.63/.25

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**	**.84**	**420**	**200,000**	**.30**	**600**	**-127**	**250,000**	**893**
CONTENTS	**20,000**	**1.63**	**326**	**5,000**	**.25**	**13**	**-42**	**25,000**	**297**

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	**1,190**
ICC PREMIUM	**4**
SUBTOTAL	**1,194**
CRS PREMIUM DISCOUNT 30%	**-358**
SUBTOTAL	**836**
PROBATION SURCHARGE	**—**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**866**

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: $1,020 / Contents: $339
2. Apply Deductible Factor: Building: .875 x $1,020 = $893 / Contents: .875 x $339 = $297
3. Premium Reduction: Building: $1,020 - $893 = $127 / Contents = $339 - $297 = $42
4. Subtotal: $1,190
5. Add ICC Premium: $4
6. Subtract CRS Discount: $358
7. Subtotal: $836
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $866

EXAMPLE 12

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $500/$500 DEDUCTIBLE OPTION, ZONE AH (WITH CERTIFICATION OF COMPLIANCE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH (With Certification of Compliance)
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $500/$500
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +3
- Flood Proofed Yes/No: No
- Building Coverage: $200,000
- Contents Coverage: $40,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .25/.06 Contents: .34/.11

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**	**.25**	**125**	**150,000**	**.06**	**90**	**0**	**200,000**	**215**
CONTENTS	**20,000**	**.34**	**68**	**20,000**	**.11**	**22**	**0**	**40,000**	**90**

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	**305**
ICC PREMIUM	**6**
SUBTOTAL	**311**
CRS PREMIUM DISCOUNT ___%	—
SUBTOTAL	**311**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**341**

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: $215 / Contents: $90
2. Apply Deductible Factor: Building: 1.000 x $215 = $215 / Contents: 1.000 x $90 = $90
3. Premium Reduction: Building: $0 / Contents: $0
4. Subtotal: $305
5. Add ICC Premium: $6
6. Subtract CRS Discount: N/A
7. Subtotal: $311
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $341

EXAMPLE 13

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $500/$500 DEDUCTIBLE OPTION, ZONE A (WITH ESTIMATED BFE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $500/$500
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: $140,000
- Contents Coverage: $70,000
- ICC Premium: $6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .32/.08 Contents: .50/.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	**50,000**	**.32**	**160**	**90,000**	**.08**	**72**	**0**	**140,000**	**232**
CONTENTS	**20,000**	**.50**	**100**	**50,000**	**.12**	**60**	**0**	**70,000**	**160**

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	**392**
ICC PREMIUM	**6**
SUBTOTAL	**398**
CRS PREMIUM DISCOUNT ___%	—
SUBTOTAL	**398**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**428**

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: $232 / Contents: $160
2. Apply Deductible Factor: Building: 1.000 x $232 = $232 / Contents: 1.000 x $160 = $160
3. Premium Reduction: Building: $0 / Contents = $0
4. Subtotal: $392
5. Add ICC Premium: $6
6. Subtract CRS Discount: N/A
7. Subtotal: $398
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $428

EXAMPLE 14

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $500/$500 DEDUCTIBLE OPTION, ZONE A (WITHOUT ESTIMATED BFE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A
- 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: Post-FIRM
- Elevation Difference: +5 (without Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: $135,000
- Contents Coverage: $60,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .36/.10 Contents: .62/.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	**50,000**	**.36**	**180**	**85,000**	**.10**	**85**	**0**	**135,000**	**265**
CONTENTS	**20,000**	**.62**	**124**	**40,000**	**.12**	**48**	**0**	**60,000**	**172**

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	**437**
ICC PREMIUM	**6**
SUBTOTAL	**443**
CRS PREMIUM DISCOUNT ___%	—
SUBTOTAL	**443**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**473**

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: $265 / Contents: $172
2. Apply Deductible Factor: Building: 1.000 x $265 = $265 / Contents: 1.000 x $172 = $172
3. Premium Reduction: Building: $0 / Contents: $0
4. Subtotal: $437
5. Add ICC Premium: $6
6. Subtract CRS Discount: N/A
7. Subtotal: $443
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $30
10. Total Prepaid Amount: $473