



RATE COMPARISONS

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

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

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

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

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

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



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Pre or Post FIRM ¹	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance* (per year)
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	Unnumbered A Zone (No Estimated BFE)	+5**	\$567
					+2 to +4	\$1,057
					+1**	\$2,696
					At Ground or Below	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	Unnumbered A Zone (With Estimated BFE)	+2	\$540
					0 to +1	\$1,017
					-1	\$4,693
					-2 or Below	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	Unnumbered A Zone (No Elevation Certificate)	Unknown	\$5,473

AR and AR Dual Flood Zones

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

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