



FEMA

April 2007

Dear *Flood Insurance Manual* Subscribers:

As we move forward to improve the National Flood Insurance Program (NFIP), it is my goal to ensure that you have up-to-date information so you can assist your customers in securing the best flood insurance protection available for their individual needs. Revisions have been made to the NFIP *Flood Insurance Manual* that will become effective May 1, 2007. All of the changes are reflected on the enclosed amended pages, and related footers have been modified to reflect the May 1, 2007, effective date. Some of the significant revisions include:

- Provides new flood insurance rates and updates the Precalculated Pre-FIRM Premium Table and the rating examples. (RATE, CONDO, MPPP, END sections)
- Explains how loss assessment coverage for condominium unit owners under the Dwelling Form varies according to the amount of coverage purchased by the condominium association under the Residential Condominium Building Association Policy. (GR section)
- Clarifies documentation requirements for RCBAP eligibility. (CONDO section)
- Adds information about renewal and re-rating of substantially damaged buildings for which repairs have not been completed at policy renewal time. (RATE section)
- Provides detailed information about photograph requirements for elevation-rated risks. (CERT section)
- Adds FEMA's formal flood insurance claims appeal process. (CL section)
- Updates the Coastal Barrier Resources System List of Communities. (CBRS section)
- Updates the Community Rating System Eligible Communities list. (CRS section)

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink that reads "David I. Maurstad".

David I. Maurstad
Federal Insurance Administrator
National Flood Insurance Program
Mitigation Division

Attachment

Change Record Page Effective Date: May 1, 2007

Updates and corrections to the NFIP *Flood Insurance Manual* are distributed semiannually. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner. Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.

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REFERENCE

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was established by the National Flood Insurance Act of 1968. The Act was in response to Congress finding that:

- Flooding disasters required unforeseen disaster relief and placed an increased burden on the nation's resources.
- The installation of flood preventive and protective measures and other public programs designed to reduce losses caused by flood damage had not been sufficient to adequately protect against the growing exposure to flood losses as a matter of national policy. A reasonable method of slowing the risk of flood losses would be through a program of flood insurance that could complement and encourage preventive and protective measures.
- Many factors made it uneconomical for the private insurance industry carriers to make flood insurance available to those in need of such protection on reasonable terms and conditions.
- A program of flood insurance with large-scale participation of the federal government and the maximum extent practicable by the private industry was feasible and could be initiated.

Congress stated that the purpose in passing the Act was to:

- Authorize a flood insurance program that, over time, could be made available on a nationwide basis through the cooperative effort of the federal government and the private insurance industry.
- Provide flexibility in the program so that such flood insurance would be based on workable methods of pooling risks, minimizing costs, and distributing burdens equitably among the general public and those who would be protected by flood insurance.
- Encourage state and local governments to use wisely the lands under their jurisdictions by considering the hazard of flood when rendering decisions on the future use of such land, thus minimizing damage caused by flooding.

From 1968 until 1979, the NFIP was administered by the U.S. Department of Housing and Urban Development. When the Federal Emergency Management Agency (FEMA) was established in 1979, administration of the NFIP was transferred to that agency. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

The NFIP is a program in which communities formally agree, as evidenced by their adoption of codes and ordinances, to regulate the use of their flood-prone lands. In return, FEMA makes flood insurance coverage available on buildings and their contents throughout the community. FEMA has traditionally identified these flood hazard areas on maps, which are provided to communities for carrying out their responsibilities. The maps are also used by insurance producers to determine rates and by lenders to determine purchase requirements.

II. THE WRITE YOUR OWN PROGRAM

The Write Your Own (WYO) Program, begun in 1983, is a cooperative undertaking of FEMA and the private insurance industry. The WYO Program operates within the context of the NFIP and is subject to its rules and regulations. WYO allows participating property and casualty insurance companies to write and service federal flood insurance in their own names. The companies receive an expense allowance for policies written and claims processed while the federal government retains responsibility for underwriting losses. Individual WYO Companies may, to the extent possible, and consistent with Program rules and regulations, conform their flood business to their normal business practices for other lines of insurance. Many producers have elected to move or place their flood policies with one or more of the WYO Companies they represent.

In brief, the producer has the following options:

- Place all business with one or more WYO Companies;
- Place business with both the NFIP directly and with one or more WYO Companies; or
- Continue to place all flood insurance directly with the NFIP (referred to as "NFIP direct business").

The goals of the Program are to increase the policy base, improve services, and involve the insurance companies.

III. TECHNICAL ASSISTANCE

In order to provide the most efficient service to policyholders, follow these procedures when requesting technical assistance in connection with the sale and servicing of Standard Flood Insurance Policies. It is essential that all parties—WYO companies, the National Flood Insurance Program's Bureau and Statistical Agent, the NFIP Servicing Agent, insurance agents and adjusters—comply.

A. WYO Companies

Agents and adjusters servicing flood insurance business through one of the Write Your Own (WYO) companies should direct questions and requests for technical assistance to the WYO Company itself. If the WYO Company needs technical assistance, then it will contact its Business Analyst at the NFIP's Bureau and Statistical Agent. If the Business Analyst, with the

assistance of technical experts at the Bureau, cannot provide the needed assistance, the Bureau will direct the inquiry to FEMA for an answer.

B. NFIP Servicing Agent (NFIP Direct)

Agents and adjusters servicing flood insurance business through the NFIP Servicing Agent should contact the NFIP Servicing Agent for the answer to technical questions or the resolution of technical problems connected with the NFIP. If the NFIP Servicing Agent cannot provide the needed assistance, it will contact FEMA for an answer.

C. Special Direct Facility

Agents and adjusters serving flood insurance policies identified as targeted repetitive loss properties should contact the Special Direct Facility established by the NFIP Servicing Agent for technical assistance. See the Severe Repetitive Loss section of this manual for more information.

**NFIP SERVICING AGENT CONTACT INFORMATION
FOR NFIP DIRECT PROGRAM AGENTS**

The contact information below is for use only by agents/producers who write with the NFIP Direct Program—that is, the NFIP Servicing Agent.

Agents/producers who write with the NFIP Write Your Own (WYO) Program must submit materials and questions to their WYO Companies.

CORRESPONDENCE TYPE	MAILING ADDRESS	TELEPHONE & FAX NUMBERS*
Applications (not Submit-for Rate)	NFIP Servicing Agent P.O. Box 29138 Shawnee Mission, KS 66201-9138	Phone 1-800-638-6620 Fax 1-800-742-3148
Endorsements Cancellations	NFIP Servicing Agent P.O. Box 2992 Shawnee Mission, KS 66201-1392	Phone 1-800-638-6620 Fax 1-800-742-3148
Submit-for-Rate Applications (See pages RATE 23-24) Underpayment Letters Underwriting Inquiries and Issues All Other Inquiries	NFIP Servicing Agent P.O. Box 2965 Shawnee Mission, KS 66201-1365	Phone 1-800-638-6620 Fax 1-800-742-3148
Severe Repetitive Loss Properties	NFIP Special Direct Facility P.O. Box 29524 Shawnee Mission, KS 66201-5524	Phone 1-800-638-6620 Fax 1-800-742-3148
Renewal Notices (with premium payments) Expiration Notices (with premium payments)	National Flood Insurance Program P.O. Box 70936 Charlotte, NC 28272-0936	Phone 1-800-638-6620 Fax 1-800-742-3148
Notices of Loss Written Claims Inquiries All Other Claims Correspondence	NFIP Servicing Agent P.O. Box 2966 Shawnee Mission, KS 66201-1366	Phone 1-800-767-4341 Fax 1-800-767-5574
Overnight Express Deliveries Certified Mail	NFIP Servicing Agent C/o Covansys 13401 W. 98th St. Lenexa, KS 66215	N/A

*Telecommunication Device for the Deaf (TDD) 1-800-447-9487

**NFIP GENERAL CONTACT INFORMATION
FOR ALL NFIP STAKEHOLDERS**

TOPIC	MAILING/WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
CBRS Areas - Map Panel Listing	http://www.fema.gov/business/nfip/cbrs/cbrs.shtm	N/A
Community Status Book	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/fema/csb.shtm	Phone 1-800-358-9616 Fax 1-800-358-9620
NFIP Marketing & Advertising	http://www.floodsmart.gov/floodsmart/pages/index.jsp	N/A
Flood Insurance Manual & Producer's Edition	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/business/nfip/manual.shtm	Phone 1-800-358-9616 Fax 1-800-358-9620
Flood Zone Determination Companies (list)	http://www.fema.gov/business/nfip/fzone1.shtm	N/A
Agent Referral Program Sign-up Form	https://agents.floodsmart.gov	Phone 1-888-786-7693
Maps and Q3 Data	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://msc.fema.gov	Phone 1-800-358-9616 Fax 1-800-358-9620
Rating Software Information (list)	http://www.fema.gov/business/nfip/software.shtm	N/A
Supply Order Forms Claims & Underwriting Public Awareness Materials	FEMA Distribution Center P.O. Box 2012 Jessup, MD 20794-2012	Phone 1-800-480-2520 Fax 1-301-362-5335
Training on Flood Insurance	http://www.fema.gov/business/nfip/wshops.shtm	Your NFIP Regional Office (See list on following pages.)
Write Your Own (WYO) Companies (list)	http://www.fema.gov/nfipInsurance/companies.jsp	Phone 1-800-480-2520 for Item 073, "The Choice Is Yours"

*Telecommunication Device for the Deaf (TDD) 1-800-447-9487

**NATIONAL FLOOD INSURANCE PROGRAM
BUREAU AND STATISTICAL AGENT**

REGIONAL OFFICES

The National Flood Insurance Program's Bureau and Statistical Agent operates a network of regional offices within the continental United States.

The primary function of the regional offices is lender and producer training through workshops and individual visits. Other services provided by the regional offices are similar to those provided by an insurance company field office.

The regional offices do not handle processing, nor do they have policy files at their locations. However, the regional staff may be able to assist with problems and answer questions of a general nature.

The latest contact information for both NFIP Bureau and Statistical Agent and FEMA regional offices is available at <http://www.fema.gov/about/contact/regions.shtm>.

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL OFFICES**

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL STAFF**

**SERVICE
AREA**

Region I

Suite 200
140 Wood Road
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**SERVICE
AREA**

Illinois, Indiana, Michigan, Minnesota,
Ohio, Wisconsin

Arkansas, Louisiana, New Mexico,
Oklahoma, Puerto Rico, Texas, Virgin
Islands

Iowa, Kansas, Missouri, Nebraska

Colorado, Montana, North Dakota,
South Dakota, Utah, Wyoming

Arizona, California, Guam, Hawaii,
Nevada

Alaska, Idaho, Oregon, Washington

PAPERWORK BURDEN DISCLOSURE NOTICE

GENERAL—This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY—Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320

DISCLOSURE OF BURDEN—Public reporting burden for the collection of information entitled "National Flood Insurance Program Policy Forms," is estimated to average 10 minutes per response, excluding the V-Zone Risk Factor Rating Form. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Reporting burden for these forms, as part of this collection, is listed below. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472, Paperwork Reduction Project (1660-0006). **NOTE: Do not send completed forms to this address.**

PRIVACY ACT—The information requested is necessary to process these forms for flood insurance. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Furnishing the information is voluntary. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to agents, and mortgagees named on policies.

FEMA FORM NUMBER	TITLE	BURDEN HOURS
81-16	Application for Flood Insurance (New)	12.00 Minutes
81-16	Application for Flood Insurance (Renewal)	7.50 Minutes
81-17	Cancellation/Nullification Request	7.50 Minutes
81-18	General Change Endorsement (w/Premium)	9.00 Minutes
81-18	General Change Endorsement (w/o Premium)	9.00 Minutes
81-25	V-Zone Risk Factor Rating	6.00 Hours
81-67	Preferred Risk Application	15.00 Minutes

B. Single Building

To qualify as a single building structure and be subject to the single building limits of coverage, a building must be separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

A building separated into divisions by solid, vertical, load-bearing walls from its lowest level to its highest ceiling may have each division insured as a separate building. A solid load-bearing interior wall cannot have any openings and must not provide access from one building or room into another (partial walls). However, if access is available through a doorway or opening, then the structure must be insured as one building unless the building is self contained; it is a separately titled building contiguous to the ground; it has a separate legal description; and it is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

Additions and Extensions

The NFIP insures additions and extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At the insured's option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the building and cannot be separately insured.

C. Walls

1. Breakaway Walls

For an enclosure's wall to qualify as breakaway, it must meet *all* of the following criteria:

- a. Above ground level; and
- b. Below the elevated floor of an elevated structure; and
- c. Non-structurally supporting (non-load-bearing walls); and
- d. Designed to fail under certain wave force conditions; and

- e. Designed so that, as a result of failure, it causes no damage to the elevated portions of the elevated building and/or its supporting foundation system.

2. Shear Walls

Shear walls are used for structural support, but are not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel (or nearly parallel) to the flow of the water and can be used in any zone.

3. Solid Perimeter Foundation Walls

Solid perimeter foundation walls are used as a means of elevating the building in A Zones and must contain proper openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Solid perimeter foundation walls are not an acceptable means of elevating buildings in V/VE Zones.

D. Determination of Building Occupancy

The following terms should be used to determine the appropriate occupancy classification:

1. Single Family Dwellings

These are non-condominium residential buildings designed for principal use as a dwelling place for one family, or a single-family dwelling unit in a condominium building. Residential single family dwellings are permitted incidental occupancies, including structures with office, professional, private school, or studio occupancies, including a small service operation, if such occupancies are limited to less than 50 percent of the building's total floor area.

2. 2-4 Family Dwellings

These are non-condominium residential buildings designed for principal use as a dwelling place of two to four families. Residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing no more than 4 dwelling units, are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than

25 percent of the total floor area within the building.

3. Other Residential Buildings

These include hotels or motels where the normal occupancy of a guest is 6 months or more, or a tourist home or rooming house which has more than four roomers. This also includes residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing more than four dwelling units. These buildings are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building. Examples of other residential buildings include dormitories and assisted living facilities.

4. Non-Residential Buildings

This category includes all other eligible occupancies (e.g., garages, poolhouses, recreational buildings, agricultural buildings, licensed bed and breakfasts, nursing homes, etc.).

IV. CONTENTS ELIGIBILITY

A. Eligible Contents

Contents must be located in a fully enclosed building or secured to prevent flotation out of the building.

B. Vehicles and Equipment

The NFIP covers self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:

1. Used mainly to service the described location; or
2. Designed and used to assist handicapped persons;

while the vehicles or machines are inside a building at the described location.

C. Silos, Grain Storage Buildings, and Cisterns

Contents located in silos, grain storage buildings, and cisterns are insurable.

D. Commercial Contents Coverage

Commercial contents in a residential property must be insured on the General Property Form.

V. EXAMPLES OF ELIGIBLE RISKS

Since the question of coverage eligibility has frequently been raised, examples of eligible risks are provided below.

A. Building Coverage

1. Cooperative Building--Entire Building in Name of Cooperative (General Property Form)

Cooperative buildings where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies, and can be insured for a maximum building coverage of \$250,000 in a Regular Program community under the General Property Form. Since they are *not* in the condominium form of ownership, they cannot be insured under the RCBAP.

2. Time Sharing Building--Entire Building in Name of Corporation (General Property Form)

Timeshare buildings *not* in the condominium form of ownership where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies under the NFIP, and can be insured for a maximum building coverage of \$250,000 under the General Property Form.

Timeshare buildings in the *condominium* form of ownership are eligible for coverage and must be insured under the RCBAP. These buildings are subject to the same eligibility, rating, and coverage requirements as other condominiums, including the requirement that 75 percent of the area of the building be used for residential purposes.

B. Contents Coverage

Parts and equipment as open stock—not part of specific vehicle or motorized equipment—are eligible for coverage.

C. Condominiums

Refer to pages CONDO 3-5. ■

VI. INELIGIBLE PROPERTY

A. Buildings

Coverage may not be available for buildings that are constructed or altered in such a way as to place them in violation of state or local floodplain management laws, regulations, or ordinances.

Contents and personal property contained in these buildings are ineligible for coverage.

For example, section 1316 of the National Flood Insurance Act of 1968 allows the states to declare a structure to be in violation of a law, regulation, or ordinance. **Flood insurance is not available for properties that are placed on the 1316 Property List.** Insurance availability is restored once the violation is corrected and the 1316 Declaration has been rescinded.

B. Container-Type Buildings

Gas and liquid tanks, chemical or reactor container tanks or enclosures, brick kilns, and similar units, and their contents are ineligible for coverage.

C. Buildings Entirely Over Water

Buildings newly constructed or substantially improved on or after October 1, 1982, and located entirely in, on, or over water or seaward of mean high tide are ineligible for coverage.

D. Buildings Partially Underground

If 50 percent or more of the building's actual cash value, including the machinery and equipment, which are part of the building, is below ground level, the building or units and their contents are ineligible for coverage unless the lowest level is at or above the BFE and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques.

E. Basement/Elevated Building Enclosures

Certain specific property in basements and under elevated floors of buildings is excluded from coverage. See the policy contract for specific information.

VII. EXAMPLES OF INELIGIBLE RISKS

Some specific examples of ineligible risks are provided below. See the policy for a definitive listing of property not covered.

A. Building Coverage

1. Boat Repair Dock
2. Boat Storage Over Water
- 3. Boathouses (exceptions on page GR 4)
4. Camper
5. Cooperative Unit Within Cooperative Building

6. Decks (except for steps and landing; maximum landing area of 16 sq. ft.)
7. Drive-In Bank Teller Unit (located outside walls of building)
8. Fuel Pump
9. Gazebo (unless it qualifies as a building)
10. Greenhouse (unless it has at least two rigid walls and a roof)
11. Hot tub or spa (unless it is installed as a bathroom fixture)
12. Open Stadium
13. Pavilion (unless it qualifies as a building)
14. Pole Barn (unless it qualifies as a building)
15. Pumping Station (unless it qualifies as a building)
16. Storage Tank--Gasoline, Water, Chemicals, Sugar, etc.
17. Swimming Pool Bubble
18. Swimming Pool (indoor or outdoor)
19. Tennis Bubble
20. Tent
21. Time Sharing Unit Within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent onsite building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless 51 percent of its actual cash value is above ground)

B. Contents Coverage

1. Automobiles--Including Dealer's Stock (assembled or not)
2. Bailee's Customer Goods--Including garment contractors, cleaners, shoe repair shops, processors of goods belonging to others, and similar risks
3. Contents Located in a Structure Not Eligible for Building Coverage
4. Contents Located in a Building Not Fully Walled and/or Contents Not Secured Against Flotation

5. Motorcycles--Including Dealer's Stock (assembled or not)
6. Motorized Equipment--Including Dealer's Stock (assembled or not)

C. Non-Residential Condominium Unit

The owner of a non-residential condominium unit cannot purchase a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents-only coverage may be purchased by the unit owner.

VIII. POLICY EFFECTIVE DATE

A. Evidence of Insurance

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase. The NFIP does not recognize an oral binder or contract of insurance.

B. Start of Waiting Period

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage.

1. If the application or endorsement form and the premium payment are received at the NFIP *within 10 days* from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *application or endorsement date*. Use the application date or endorsement date plus 9 days to determine if the application or endorsement and premium payment were received within 10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine if the application or endorsement and premium payment were mailed within 4 days.
2. If the application or endorsement form and the premium payment are received at the NFIP *after 10 days* from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

As used in VIII.B.1. and 2. above, the term "certified mail" extends to not only the U.S. Postal Service but also certain third-party delivery services. Acceptable third-party delivery

services include Federal Express (FedEx), United Parcel Service (UPS), and courier services and the like that provide proof of mailing. Third-party delivery is acceptable if the delivery service provides documentation of the actual mailing date and delivery date to the NFIP insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

C. Effective Date

1. New Policy (other than 2, 3, or 4 below)--The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.
2. New Policy (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)--Flood insurance, which is initially purchased in connection with the making, increasing, extending, or renewal of a loan, shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. (Example: presentment of premium and application date--April 3, refinancing--April 3 at 3:00 p.m., policy effective date--April 3 at 3:00 p.m.) This rule applies to all buildings regardless of flood zone. The waiting period rule listed under B.1 or B.2 above does not apply.
3. New Policy (in connection with lender requirement)--The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. (Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used.
4. New Policy (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate

Map)--During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 2005, policy applied for and presentment of premium--August 3, 2005, policy effective date--August 4, 2005.) The waiting period rule listed under B.1 or B.2 above must be used. This rule applies to all property owners including condominium associations.

5. New Policy (in connection with the purchase of an RCBAP)--When a condominium association is purchasing a Residential Condominium Building Association Policy (RCBAP), the 30-day waiting period does not apply if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. The coverage is effective upon completion of an application and presentment of premium. The waiting period rule listed under B.1 or B.2 above does not apply.

Otherwise, the 30-day waiting period applies, and the waiting period rule listed under B.1 or B.2 above must be used.

6. New Policy (submit-for-rate application)--With three exceptions (described below), the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the presentment of premium.

The *three exceptions* are as follows.

First, there is no waiting period if the initial purchase of flood insurance on a submit-for-rate application is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance

coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above must be applied.

Third, during the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

7. New Policy (rewrite Standard to PRP)--The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (PRP), provided that the selected PRP coverage limit amount is no higher than the next highest PRP amount above that which was carried on the Standard policy using the highest of building and contents coverage. In those cases where the Standard policy has only one kind of coverage, either building or contents only, the 30-day waiting period applies.

In addition, if the structure is no longer eligible under the PRP or the insured decides to rewrite the existing PRP at renewal time to a Standard policy, the 30-day waiting period does not apply provided the coverage limit amount is no more than the previous PRP coverage amount or the next higher PRP amount above that.

8. New Policy (contents only)--Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage.
9. New Policy (documentation required)--The insurer may rely on an agent's

representation on the application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.

10. Community's Initial Entry or Conversion from Emergency to Regular Program--Process according to rules 1 through 9 above and 11 below.
11. Endorsements--With two exceptions (described below), the effective date for a new coverage or an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change. The waiting period rule listed under B.1 or B.2 above must be used.

The *two exceptions* are as follows.

First, during the 13-month period beginning on the effective date of a map revision, the effective date of an endorsement of an existing policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 above does not apply.

Second, the 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

The insurer may rely on an agent's representation on the endorsement that the loan exception applies unless there is a loss during the first 30 days after the endorsement effective date. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.

12. Renewals (inflation increase option)--The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation. If a revised renewal offer is generated at least 30 days before renewal with coverage more than the inflation increase option, the new limits will apply at policy renewal.

In either situation, the increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal provided the premium for the increased coverage is received before the expiration of the grace period.

13. Renewals (higher PRP limits)--The waiting period does not apply to a renewal offer to the insured for the next higher limits available under the PRP.
14. Renewals (deductible reduction)--The 30-day waiting period does not apply to a reduction of the deductible effective as of the renewal date.

IX. COVERAGE

A. Limits of Coverage

Coverage may be purchased subject to the maximum limits of coverage available under the Program phase in which the community is participating. Duplicate policies are not allowed.

B. Deductibles

Deductibles apply separately to building coverage and to contents coverage.

C. Coverage D - Increased Cost of Compliance (ICC) Coverage

For all new and renewal policies effective on or after May 1, 2003, the ICC limit of liability is \$30,000.

The Standard Flood Insurance Policy (SFIP) pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-

residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

ICC coverage is mandatory for all SFIPs, except that coverage is not available for:

1. Policies issued or renewed in the Emergency Program.
2. Condominium units, including townhouse/rowhouse condominium units. (The condominium association is responsible for complying with mitigation requirements.)
3. Group Flood Insurance Policies.
4. Appurtenant structures, unless covered by a separate policy.

ICC coverage contains exclusions in addition to those highlighted here. See the policy for a list of exclusions.

To be eligible for claim payment under ICC, a structure must:

- a. Be a repetitive loss structure as defined, for which NFIP paid a previous qualifying claim, in addition to the current claim. The state or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; *OR*
- b. Be a structure that has sustained substantial flood damage. The state or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

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.

D. Reduction of Coverage Limits or Reformation

In the event that the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall be deemed to provide only such insurance as can be purchased for the entire term of the policy for the amount of premium received.

Complete provisions for reduction of coverage limits or reformation are described in:

1. Dwelling Form, section VII, paragraph G.
2. General Property Form, section VII, paragraph G.

3. Residential Condominium Building Association Policy (RCBAP), section VIII, paragraph G.

E. Loss Assessments

The SFIP provides limited coverage for loss assessments against condominium unit owners for flood damage to common areas of any building owned by the condominium association. The RCBAP does not provide assessment coverage. The Dwelling Form provides assessment coverage only under the circumstances, and to the extents, described below.

1. No RCBAP

- If the unit owner purchases building coverage under the Dwelling Form and there is no RCBAP, the Dwelling Form responds to a loss assessment against the unit owner for damages to common areas, up to the building coverage limit under the Dwelling Form.
- If there is damage to building elements of the unit as well, the building coverage limit under the Dwelling Form may not be exceeded by the combined settlement of unit building damages, which would apply first, and the loss assessment.

2. RCBAP Insured to at Least 80 Percent of the Building Replacement Cost

- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to at least 80 percent of the building replacement cost at the time of loss, the loss assessment coverage under the Dwelling Form will pay that part of a loss that exceeds 80 percent of the association's building replacement cost.
- The loss assessment coverage under the Dwelling Form will not cover the association's policy deductible purchased by the condominium association.
- If there is damage to building elements of the unit as well, the Dwelling Form pays to repair unit building elements after the RCBAP limits that apply to the unit have been exhausted. The coverage combination cannot exceed the building coverage limit under the Dwelling Form.

3. RCBAP Insured to Less than 80 Percent of the Building Replacement Cost

- If the unit owner purchases building coverage under the Dwelling Form and

there is an RCBAP insured to less than 80 percent of the building replacement cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its coinsurance penalty.

- The covered damages to the condominium association building must be greater than 80 percent of the building replacement cost at the time of loss before the loss assessment coverage becomes available under the Dwelling Form. Covered repairs to the unit, if applicable, would have priority over loss assessments.

For more information on this topic, see "D. Assessment Coverage" on page CONDO 7 and Section III. C. 3. of the Dwelling Form, "Condominium Loss Assessments," on page POL 8.

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are applied when producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required actuarial rating information and full premium payment are received by the NFIP. If a loss occurs on a tentatively rated policy, the loss payment will be limited by the amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not the amount requested by application.

B. Submit-For-Rate

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual. Certain risks must be submitted to the NFIP Underwriting Unit to determine the appropriate rate. Refer to page GR 9 for the applicable waiting period.

Submit-for-rate policies must be rerated annually using the newest rates. If the NFIP Direct or WYO company does not have all the underwriting information, it must request the missing information from the insured in order to properly rate the risk.

Pre-FIRM risks may not be rated using the submit-for-rate process.

C. Provisional Rates

Rules applicable to provisionally rated policies are provided in the Provisional Rating section of this manual.

D. Buildings in More Than One Flood Zone

Buildings, not the land, located in more than one flood 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.

XI. MISCELLANEOUS RULES

A. Policy Term

The policy term available is 1 year for both NFIP Direct business policies and policies written through WYO Companies.

B. Application Submission

Flood insurance applications and presentment of premium must be mailed promptly to the NFIP. The date of receipt of premium for the NFIP insurer is determined by either the date received at its offices or the date of certified mail.

In the context of submission of applications, endorsements, and premiums to the NFIP, the term "certified mail" has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 8.

Producers are encouraged to submit flood insurance applications by certified mail. Certified mail ensures the earliest possible effective date if the application and premium are received by the NFIP insurer more than 10 days from the application date. The date of certification becomes the date of receipt at the NFIP.

C. Delivery of the Policy

The producer is responsible for delivering the declarations page and the policy contract of a new policy to the insured and, if appropriate, to the lender. Renewal policy documentation is sent directly to the insured.

D. Assignment

A property owner's flood insurance building policy may be assigned in writing to a purchaser of the

insured property upon transfer of title without the written consent of the NFIP.

Policies on buildings in the course of construction and policies insuring contents only may not be assigned.

E. Producers' Commissions (Direct Business Only)

The earned commission may be paid only to property or casualty insurance producers duly licensed by a state insurance regulatory authority. It shall not be less than \$10 and is computed for both new and renewal policies as follows: Based

on the Total Prepaid Amount (less the Federal Policy Fee) for the policy term, the commission will be 15 percent of the first \$2,000 of annualized premium and 5 percent on the excess of \$2,000.

Calculated commissions for mid-term endorsements and cancellation transactions will be based upon the same commission percentage that was paid at the policy term's inception.

Commissions for all Scheduled Building Policies are computed as though each building and contents policy was separately written.

For calculation of commission on an RCBAP, see the CONDO section.

NOTE: The mailing address may or may not reflect the community where the property is located. Do not rely on the mailing address when determining community status and identification. Because of possible changes in the Flood Insurance Rate Map (FIRM), do not rely on information from a prior policy.

Enter the community identification number, map panel number, and revision suffix for the community where the property is located. When there is only one panel (i.e., a flat map), the community number will consist of only six digits. Use the FIRM in effect and that has been published at the time of presentation of premium and completion of application.

NOTE: Not all communities that have been assigned NFIP community numbers are participating in the National Flood Insurance Program. Policies may not be written in nonparticipating communities.

Community number and status may be obtained by calling the NFIP insurer, by consulting a local community official, or by checking the NFIP *Community Status Book* online (<http://www.fema.gov/fema/csb.shtm>).

Check YES if the property is located in a Special Flood Hazard Area; otherwise, check NO.

Enter the FIRM zone in the space provided. If the program type is Emergency, leave this area blank.

Check R if the community is in the Regular Program, or check E if the community is in the Emergency Program.

If the community program type is Regular and the building is Pre-FIRM construction, enter the FIRM zone, if known; otherwise, enter UNKNOWN and follow the Alternative Rating procedure explained in the Rating section of this manual. UNKNOWN cannot be used for manufactured homes or other buildings located in a community having flood Zones V or V1-V30 (VE).

Determine whether the community is located in a CBRS or OPA. See CBRS section for additional information.

J. Building

Complete all required information in this section.

- Building Occupancy

Indicate the type of occupancy for the building (i.e., single family, 2-4 family, other residential, or non-residential).

- Basement or Enclosed Area Below an Elevated Building

Indicate whether the building contains a basement (i.e., lowest floor is below ground on all sides). If an enclosure is the lowest floor for rating, use the "With Basement/Enclosure" Rate Table to determine the rate.

If the enclosure is not the lowest floor for rating, use the "Without Basement/Enclosure" Rate Table and describe the building as "Without Basement/Enclosure." In A zones, this means that the enclosure was designed with proper openings; in Post-FIRM V zones constructed before October 1, 1981, the enclosure is less than 300 square feet with breakaway walls and no machinery or equipment in the enclosure is below the BFE.

The writing company may use the "Obstruction Type" description provided in the *Transaction Record Reporting and Processing (TRRP) Plan* to show the enclosure on the policy declarations page.

- Small Business Risk

Indicate Yes or No.

- Number of Floors or Building Type

Indicate the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building type is a townhouse/rowhouse being covered under an RCBAP, check "Townhouse/Rowhouse (RCBAP Lowrise Only)."

If the building is a manufactured (mobile) home or travel trailer on a foundation, check "Manufactured (Mobile) Home on Foundation" regardless of the building's size. Dimensions of manufactured (mobile) homes and travel trailers are used only for determining replacement cost eligibility, not for rating.

- Number of Occupancies (Units)
For other than single family dwellings, indicate the number of units.

- Condo Coverage
If condominium coverage is being purchased, indicate whether the coverage is for a condominium unit or the entire condominium building.

- Residential Condominium Building Association Policy
For a Residential Condominium Building Association Policy (RCBAP), enter the total number of units (including non-residential) within the building and indicate whether the building is a high-rise or low-rise. The RCBAP covers only a residential condominium building in a Regular Program community.

- Estimated Replacement Cost
Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.

- Insured's Principal Residence
Indicate whether the building is the policyholder's principal residence.

- Building in Course of Construction
Indicate whether the building is in the course of construction.

- Deductible and Deductible Buyback
Enter the deductible amount for building and/or contents. Also indicate whether the applicant is "buying back" a \$500 deductible. Refer to page RATE 12 to buy back a \$500 deductible. (See deductible factors on pages RATE 13 and CONDO 22.)

- Elevated Building
Indicate whether this is an elevated building. If it is, also indicate, in the next block, whether the area below the lowest elevated floor is free of obstruction or with obstruction.

For all elevated buildings using elevation for rating, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.

- Describe Building and Use
For other than 1-4 family dwellings, describe the insured building and its use. This includes manufactured (mobile) homes and travel trailers, other residential structures, and non-residential buildings. For all manufactured (mobile) homes and travel trailers, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.
- State Government Ownership of Property
Check YES if the property is owned by state government; otherwise, check NO.

K. Contents

Check the box that describes the location of the contents to be insured. Describe any contents that are not personal property household contents.

If only building insurance is to be purchased, be sure to notify the applicant of the availability of contents insurance. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. This will make the applicant aware that the policy will not provide payment for contents losses.

L. Construction Data

1. Construction Date
Check one of the five blocks in the first part of this section, and enter the appropriate date for the date of construction or building permit date. (For substantial improvement, see the "Substantial Improvement Exception" instructions that follow.)

In the Emergency Program, provide the month/day/year of construction. If the month and day are unknown, enter July 1 (07/01) and enter the best information for the year of construction. The rest of the sections should be left blank.

If the building was constructed or substantially improved on or before December 31, 1974, or before the effective date of the initial FIRM for the community, the building is considered Pre-FIRM construction. Otherwise, the building is considered Post-FIRM.

If the building was substantially improved, enter the actual month, day, and year that

substantial improvement started or the building permit date.

If the building was substantially damaged, enter the actual month, day, and year that substantial damage occurred. Substantial improvement includes buildings that have incurred "substantial damage" regardless of the actual repair work performed. The agent must obtain and submit a statement from a community official before the building can be considered substantially damaged.

If the policy is for a manufactured (mobile) home or travel trailer located outside a manufactured (mobile) home park or subdivision, enter the date of permanent placement of the manufactured (mobile) home. See the Rating section of this manual for rules for manufactured (mobile) homes located in manufactured (mobile) home parks and subdivisions.

Compare the date of construction or substantial improvement with the effective date of the initial FIRM to determine if the building was constructed Pre- or Post- the effective date of the initial FIRM.

- Substantial Improvement Exception

For new applications, renewal applications, and endorsements when making a *rating correction concerning a substantial improvement* to a Pre-FIRM building where the improvement is an addition to the building and it meets the conditions of Pre-FIRM construction, found on pages RATE 15-16 of this manual, the producer should complete the Construction Data section of the Application as follows:

- a. Enter the date of construction for the Pre-FIRM part of the building (not the date of construction of the addition). This date will be shown as the construction date on the declarations page.
- b. Do not respond to the question IS BUILDING POST-FIRM CONSTRUCTION? Instead, complete the top part of this section as follows:

"Substantial Improvement but continues to be Pre-FIRM."

- c. Supply the elevation data for the ADDITION.

- d. Complete the remainder of both parts of the Construction Data section in the usual manner.

If a policyholder elects to use the normal Post-FIRM rating for substantial improvement, the producer must complete Part 2 of the Application as indicated.

2. Elevation Information

Elevation information must be completed in the second part of the Construction Data section.

- Post-FIRM Construction

Check YES if the building is Post-FIRM construction or substantial improvement; otherwise, check NO.

- Building Diagram Number and Lowest Adjacent Grade

Provide the building diagram number and lowest adjacent grade from the Elevation Certificate (EC).

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

The lowest adjacent grade is not required for buildings without estimated BFE located in AO and unnumbered A and V zones. Policies rated using the Floodproofing Certificate do not require either the lowest adjacent grade or the diagram number.

In communities that participate in the NFIP's Community Rating System (CRS), building elevation information may be available from the community office in charge of building permits or floodplain management.

- Elevation Information for Buildings in the Course of Construction

When the building is in the course of construction, the elevation information provided by the surveyor on the EC must be based on the proposed architectural plans. The NFIP requires the agent to describe and rate the structure based on the proposed plans. Building photographs are not required.

Buildings in the course of construction are to be rated the same as completed construction. A renewal application and a new EC with required building photographs must be submitted at renewal time. For example, if the building is elevated and the proposed plans show an enclosure, the building must be described as elevated with an enclosure. The only exception is when an EC was prepared in the course of construction, and the surveyor was able to provide all as-built elevation information required on the EC.

- Lowest Floor Elevation and Related Items

Use the eight building diagrams on pages CERT 18-19 to determine the correct lowest floor. See pages LFG 1-7 for information about determining the lowest floor for rating. When entering elevation data, **drop hundredths of a foot** and show only tenths of a foot. For example, if the elevation difference is 10.49', enter 10.4'; do not round up to 10.5'.

- Wave Height Adjustment

In Zones V, V1-V30, and VE, if NO is checked for the question about Effects of Wave Action, refer to page RATE 29 for guidelines for FIRMS with wave heights.

- Floodproofing

If YES is checked for Floodproofed and the FIRM zone entered in the Community section of the Application is V, V1-V30, or VE, the Application must be submitted to the NFIP for underwriting and rating. For all other zones, refer to pages RATE 30-31 for elevation difference and rating guidelines.

- Elevation Certification

Enter the elevation certification date for all new business applications.

M. Coverage and Rating

Check desired coverage against the "Amount of Insurance Available" table on page RATE 1. Then enter the limits, indicate the rates and rate type, and add additional charges/credits, i.e., deductible reduction/increase, ICC Premium, CRS Premium Discount, Probation Surcharge (if any), and Federal Policy Fee. Calculate the Total Prepaid Amount.

N. Signature

The producer must sign the Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order for the Total Prepaid Amount, payable to the NFIP, must accompany the application.

A credit card payment by VISA, MasterCard, Diner's Club, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

V. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM

After completing Part 1 of the Flood Insurance Application, the producer must complete all relevant items in Part 2 of the Application for the following risks:

- Post-FIRM construction located in Zones A1-A30, AE, AH, AO, A, V1-V30, VE, and V.
- Pre-FIRM construction using optional Post-FIRM rating located in Zones A1-A30, AE, AH, AO, A, V1-V30, VE, and V.

Part 2 of the Application collects information about risk factors affecting the building, occupancy information, and elevation data

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 / .46	.96 / .83	.76 / .46		.76 / .96		.83 / .89	
	With Basement	.81 / .68	.96 / .69	.81 / .68		.76 / .80		.88 / .87	
	With Enclosure	.81 / .82	.96 / .83	.81 / .82		.81 / 1.01		.88 / 1.11	
	Manufactured (Mobile) Home ³	.76 / .46	.96 / .83					.83 / .89	
CONTENTS LOCATION	Basement & Above				.96 / .69		.96 / .69		1.62 / 1.51
	Enclosure & Above				.96 / .83		.96 / .83		1.62 / 1.81
	Lowest Floor Only - Above Ground Level				.96 / .83		.96 / .83		1.62 / .79
	Lowest Floor Above Ground Level and Higher Floors				.96 / .57		.96 / .57		1.62 / .67
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ³								1.62 / .79

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 / 1.20	1.23 / 2.06	.99 / 1.20		.99 / 2.22		1.10 / 2.30	
	With Basement	1.06 / 1.79	1.23 / 1.73	1.06 / 1.79		1.06 / 3.31		1.16 / 3.43	
	With Enclosure	1.06 / 2.11	1.23 / 2.05	1.06 / 2.11		1.06 / 3.70		1.16 / 3.83	
	Manufactured (Mobile) Home ³	.99 / 5.43	1.23 / 2.05					1.10 / 9.32	
CONTENTS LOCATION	Basement & Above				1.23 / 1.73		1.23 / 1.73		2.14 / 4.05
	Enclosure & Above				1.23 / 2.05		1.23 / 2.05		2.14 / 4.37
	Lowest Floor Only - Above Ground Level				1.23 / 2.05		1.23 / 2.05		2.14 / 3.67
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 1.80		1.23 / 1.80		2.14 / 3.16
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home ³								2.14 / 8.71

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	.71 / .19	1.09 / .33	.71 / .19		.67 / .19		.67 / .19	
	With Basement	.81 / .27	1.23 / .39	.81 / .27		.86 / .27		.86 / .27	
	With Enclosure	.81 / .31	1.23 / .44	.81 / .31		.86 / .31		.86 / .31	
	Manufactured (Mobile) Home ³	.71 / .34	1.09 / .33					.86 / .35	
CONTENTS LOCATION	Basement & Above				1.39 / .51		1.39 / .51		1.43 / .55
	Enclosure & Above				1.39 / .59		1.39 / .59		1.43 / .66
	Lowest Floor Only - Above Ground Level				1.09 / .53		1.09 / .53		.88 / .39
	Lowest Floor Above Ground Level and Higher Floors				1.09 / .33		1.09 / .33		.88 / .28
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.77 / .48

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	.71 / .19	1.09 / .33	.71 / .19		.67 / .19		.67 / .19	
	With Basement	.81 / .27	1.23 / .39	.81 / .27		.86 / .27		.86 / .27	
	With Enclosure	.81 / .31	1.23 / .44	.81 / .31		.86 / .31		.86 / .31	
	Manufactured (Mobile) Home ¹	.71 / .34	1.09 / .33					.86 / .35	
CONTENTS LOCATION	Basement & Above				1.39 / .51		1.39 / .51		1.43 / .55
	Enclosure & Above				1.39 / .59		1.39 / .59		1.43 / .66
	Lowest Floor Only - Above Ground Level				1.09 / .53		1.09 / .53		.88 / .39
	Lowest Floor Above Ground Level and Higher Floors				1.09 / .33		1.09 / .33		.88 / .28
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								.77 / .48

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	1.01 / .35	1.01 / .63	1.01 / .35		1.10 / .63		1.10 / .63	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home ¹	1.33 / .68	1.20 / .73					2.28 / .85	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				1.01 / .63		1.01 / .63		1.78 / .57
	Lowest Floor Above Ground Level and Higher Floors				1.01 / .43		1.01 / .43		1.78 / .54
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ¹								1.78 / .57

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

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ³	.25 / .08	.21 / .08	.34 / .13	.21 / .13
Without Certification of Compliance or Elevation Certificate ⁴	.85 / .19	.92 / .33	1.07 / .22	1.80 / .28

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	.37 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.37 / .08	.31 / .08
+1	.67 / .08	.46 / .10	.42 / .08	.30 / .08	.30 / .08	.24 / .08	.85 / .09	.72 / .08
0	1.31 / .10	1.18 / .20	.95 / .09	.72 / .15	.68 / .09	.55 / .16	2.03 / .10	1.83 / .09
-1 ³	3.31 / 1.21	4.67 / 1.35	2.90 / 1.10	3.59 / .62	1.65 / .61	1.69 / .70	***	***
-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	.51 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.22 / .12	.76 / .39	.67 / .12	.52 / .24	.40 / .12	.32 / .12	1.24 / .12	1.13 / .64
-1 ³	3.38 / .75	2.14 / 1.10	1.96 / .58	1.51 / .70	.52 / .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/ENCLOSURE¹

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	.99 / .13	1.00 / .20	.87 / .17	.98 / .23	
+1	1.90 / .64	2.10 / .75	1.54 / .63	1.46 / .72	
0 or below	***	***	***	***	
+2 or more	.37 / .08	.34 / .09	.51 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	.95 / .11	.83 / .18	.77 / .15	.84 / .21	
-1	3.03 / 1.15	3.84 / 1.02	2.36 / .67	2.01 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate ⁵	3.53 / 1.42	4.79 / 1.70	2.92 / 1.00	2.94 / 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 RATES¹

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	2.30 / .42	2.79 / 1.08	1.86 / .42	2.02 / 1.01	1.62 / .42	1.81 / .82	3.45 / .34	4.93 / .31
-1 ⁴	4.92 / 2.52	7.33 / 4.04	4.50 / 2.52	6.32 / 3.07	3.19 / 2.28	3.34 / 3.12	***	***
-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	3.57 / .50	3.15 / 2.31	2.32 / .55	2.20 / 1.38	1.31 / .55	1.31 / .55	3.43 / .55	3.58 / 2.95
-1 ⁴	7.83 / 3.81	7.69 / 6.70	4.62 / 2.95	5.27 / 4.18	1.54 / .55	4.70 / .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 RATES¹

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	.34	.34	.56	.75	1.14
+3	.34	.34	.68	.92	1.38
+2	.50	.53	.89	1.19	1.78
+1	.87	.93	1.29	1.72	2.40
0	1.33	1.43	1.65	2.21	3.10
-1	1.93	1.99	2.18	2.87	3.73
-2	2.69	2.83	2.86	3.75	4.79
-3	3.69	3.92	3.69	4.93	6.25
-4 or below	***	***	***	***	***

¹Policies 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.

²Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

³Free 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.

⁴These 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	.45	.45	1.25	1.67	2.49
+3	.46	.46	1.40	1.84	2.81
+2	.60	.60	1.64	2.14	3.27
+1	1.01	1.07	1.91	2.55	3.69
0	1.44	1.52	2.24	3.07	4.16
-1 ⁶	1.99	2.11	2.66	3.53	4.75
-2 ⁶	2.77	2.95	3.31	4.35	5.65
-3 ⁶	3.78	4.02	4.26	5.54	7.13
-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	.71 / .19	1.09 / .33	.71 / .19		.67 / .19		.67 / .19	
	With Basement	.81 / .27	1.23 / .39	.81 / .27		.86 / .27		.86 / .27	
	With Enclosure	.81 / .31	1.23 / .44	.81 / .31		.86 / .31		.86 / .31	
	Manufactured (Mobile) Home ³	.71 / .34	1.09 / .33					.86 / .35	
CONTENTS LOCATION	Basement & Above				1.39 / .51		1.39 / .51		1.43 / .55
	Enclosure & Above				1.39 / .59		1.39 / .59		1.43 / .66
	Lowest Floor Only - Above Ground Level				1.09 / .53		1.09 / .53		.88 / .39
	Lowest Floor Above Ground Level and Higher Floors				1.09 / .33		1.09 / .33		.88 / .28
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.77 / .48

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 RATES¹

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.71 / .19	1.09 / .33	.71 / .19		.67 / .19		.67 / .19	
	With Basement	.81 / .27	1.23 / .39	.81 / .27		.86 / .27		.86 / .27	
	With Enclosure	.81 / .31	1.23 / .44	.81 / .31		.86 / .31		.86 / .31	
	Manufactured (Mobile) Home ²	.71 / .34	1.09 / .33					.86 / .35	
CONTENTS LOCATION	Basement & Above				1.39 / .51		1.39 / .51		1.43 / .55
	Enclosure & Above				1.39 / .59		1.39 / .59		1.43 / .66
	Lowest Floor Only - Above Ground Level				1.09 / .53		1.09 / .53		.88 / .39
	Lowest Floor Above Ground Level and Higher Floors				1.09 / .33		1.09 / .33		.88 / .28
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								.77 / .48

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	.37 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.37 / .08	.31 / .08
+1	.67 / .08	.46 / .10	.42 / .08	.30 / .08	.30 / .08	.24 / .08	.71 / .34	.72 / .08
0	.71 / .19	.67 / .19	.71 / .19	.67 / .19	.68 / .09	.55 / .16	.71 / .34	.86 / .35
-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	.51 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.22 / .12	.76 / .39	.67 / .12	.52 / .24	.40 / .12	.32 / .12	1.24 / .12	.77 / .48
-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	\$ 473	\$ 426	\$ 709	\$ 615
\$ 70,000	\$ 541	\$ 472	\$ 888	\$ 735
\$ 80,000	\$ 609	\$ 518	\$1,067	\$ 855
\$ 90,000	\$ 677	\$ 564	\$1,246	\$ 975
\$100,000	\$ 745	\$ 610	\$1,425	\$1,095
\$125,000	\$ 915	\$ 725	\$1,873	\$1,395
\$150,000	\$1,085	\$ 840	\$2,320	\$1,695
\$175,000	\$1,255	\$ 955	\$2,768	\$1,995
\$200,000	\$1,425	\$1,070	\$3,215	\$2,295
\$225,000	\$1,595	\$1,185	\$3,663	\$2,595
\$250,000 ⁴	\$1,765	\$1,300	\$4,110	\$2,895
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	\$227	\$234	\$ 333	\$ 349
\$ 30,000	\$261	\$275	\$ 419	\$ 452
\$ 40,000	\$330	\$358	\$ 592	\$ 658
\$ 50,000	\$399	\$441	\$ 765	\$ 864
\$ 60,000	\$468	\$524	\$ 938	\$1,070
\$ 70,000	\$537	\$607	\$1,111	\$1,276
\$ 80,000	\$606	\$690	\$1,284	\$1,482
\$ 90,000	\$675	\$773	\$1,457	\$1,688
\$100,000	\$744	\$856	\$1,630	\$1,894

¹Premium before applying any CRS credits or optional deductible factors.

²For 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.

³Add \$30 to the premium selected from the table above to cover Federal Policy Fee.

⁴Add \$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

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, 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.

3. If a Pre-FIRM or Post-FIRM building has been declared substantially damaged by a local community official, the agent must verify that the repair and/or reconstruction of the building has been made before the policy can be re-rated using the FIRM in effect at the time of the substantial improvement.

In the event that the repair and/or reconstruction have not been made, the writing company may renew the policy using the proper rating prior to the loss. The agent/insured must notify the writing company when the actual repair is completed so the policy can be re-rated using the correct FIRM.

Example:

A building was constructed in 1986. Late that year, when the building was purchased and flood insurance was applied for, the building was found to be located in Zone A15. The FIRM was revised in February 2005. In August 2005, a major hurricane caused severe flooding and wind damage in the county in which the building is located.

The community declared the building substantially damaged by flood. However, because of widespread devastation throughout the area, the property owner had difficulty finding a repair contractor. When the policy came up for renewal in December, repair of the building had barely begun. The policy may be renewed under its pre-flood rating.

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.



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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: .71/.19 Contents: 1.09/.33

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000	.71	355	100,000	.19	190	-46	150,000	499	
CONTENTS	20,000	1.09	218	40,000	.33	132	-30	60,000	320	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	819
							ICC PREMIUM		6	
							SUBTOTAL		825	
							CRS PREMIUM DISCOUNT ____%		—	
							SUBTOTAL		825	
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	855

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$545 / Contents: \$350 |
| 2. Apply Deductible Factor: | Building: .915 x \$545 = \$499 / Contents: .915 x \$350 = \$320 |
| 3. Premium Reduction: | Building: \$545 - \$499 = \$46 / Contents: \$350 - \$320 = \$30 |
| 4. Subtotal: | \$819 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$825 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$855 |

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/.82 Contents: .96/.83

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.81	405	100,000	.82	820	+123	150,000	1,348
CONTENTS	20,000	.96	192	40,000	.83	332	+52	60,000	576
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,924
							ICC PREMIUM 75		
							SUBTOTAL 1,999		
							CRS PREMIUM DISCOUNT ____% _____		
							SUBTOTAL 1,999		
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 2,029		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,225 / Contents: \$524 |
| 2. Apply Deductible Factor: | Building: 1.100 x \$1,225 = \$1,348 / Contents: 1.100 x \$524 = \$576 |
| 3. Premium Increase: | Building: \$1,348 - \$1,225 = \$123 / Contents: \$576 - \$524 = \$52 |
| 4. Subtotal: | \$1,924 |
| 5. Add ICC Premium: | \$75 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$1,999 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$2,029 |

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/.68 Contents: .96/.69

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.81	405	200,000	.68	1,360	-221	250,000	1,544
CONTENTS	20,000	.96	192	80,000	.69	552	-93	100,000	651
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 2,195
							ICC PREMIUM 60		
							SUBTOTAL 2,255		
							CRS PREMIUM DISCOUNT <u>30%</u> -677		
							SUBTOTAL 1,578		
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 1,608		

Premium Calculation:

- | | |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,765 / Contents: \$744 |
| 2. Apply Deductible Factor: | Building: .875 x \$1,765 = \$1,544 / Contents: .875 x \$744 = \$651 |
| 3. Premium Reduction: | Building: \$1,765 - \$1,544 = \$221 / Contents: \$744 - \$651 = \$93 |
| 4. Subtotal: | \$2,195 |
| 5. Add ICC Premium: | \$60 |
| 6. Subtract CRS Discount: | -\$677 (30%) |
| 7. Subtotal: | \$1,578 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$1,608 |

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 PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
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) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	1,140
							ICC PREMIUM		4	
							SUBTOTAL		1,144	
							CRS PREMIUM DISCOUNT <u>25%</u>		-286	
							SUBTOTAL		858	
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		888	

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: 1.86/.42 Contents: 2.32/.55

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	1.86	930	100,000	.42	420	0	150,000	1,350
CONTENTS	20,000	2.32	464	80,000	.55	440	0	100,000	904
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 2,254
							ICC PREMIUM 35		
							SUBTOTAL 2,289		
							CRS PREMIUM DISCOUNT <u>10%</u> -229		
							SUBTOTAL 2,060		
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 2,090		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,350 / Contents: \$904 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$1,350 = \$1,350 / Contents: 1.000 x \$904 = \$904 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$2,254 |
| 5. Add ICC Premium: | \$35 |
| 6. Subtract CRS Discount: | -\$229 (10%) |
| 7. Subtotal: | \$2,060 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$2,090 |

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: 2.66/2.66 Contents: 1.99/1.99

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000	2.66	1,330	200,000	2.66	5,320	-1,164	250,000	5,486	
CONTENTS	20,000	1.99	398	80,000	1.99	1,592	-348	100,000	1,642	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 7,128	
							ICC PREMIUM 14		SUBTOTAL 7,142	
							CRS PREMIUM DISCOUNT <u>5%</u> -357		SUBTOTAL 6,785	
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 6,815			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$6,650 / Contents: \$1,990
2. Apply Deductible Factor: Building: .825 x \$6,650 = \$5,486 / Contents: .825 x \$1,990 = \$1,642
3. Premium Reduction: Building: \$6,650 - \$5,486 = \$1,164 / Contents: \$1,990 - \$1,642 = \$348
4. Subtotal: \$7,128
5. Add ICC Premium: \$14
6. Subtract CRS Discount: -\$357 (5%)
7. Subtotal: \$6,785
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$30
10. Total Prepaid Amount: \$6,815

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 PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
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) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT ____% SUBTOTAL	172 — 172 — 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 TOTAL PREPAID AMOUNT		— 30 202	
SIGNATURE OF INSURANCE AGENT/BROKER _____					DATE (MM/DD/YY) _____					

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: .92/.33 Contents: 1.80/.28

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	150,000	.92	1,380	350,000	.33	1,155	-330	500,000	2,205	
CONTENTS	130,000	1.80	2,340	370,000	.28	1,036	-439	500,000	2,937	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT <u>25%</u> SUBTOTAL	5,142 4 5,146 -1,287 3,859
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 TOTAL PREPAID AMOUNT		— 30 3,889	
SIGNATURE OF INSURANCE AGENT/BROKER _____					DATE (MM/DD/YY) _____					

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$2,535 / Contents: \$3,376 |
| 2. Apply Deductible Factor: | Building: .870 x \$2,535 = \$2,205 / Contents: .870 x \$3,376 = \$2,937 |
| 3. Premium Reduction: | Building: \$2,535 - \$2,205 = \$330 / Contents: \$3,376 - \$2,937 = \$439 |
| 4. Subtotal: | \$5,142 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | -\$1,287 (25%) |
| 7. Subtotal: | \$3,859 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$3,889 |

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/.08 Contents: .34/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000	.25	125	200,000	.08	160	0	250,000	285	
CONTENTS	20,000	.34	68	80,000	.13	104	0	100,000	172	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	457
							ICC PREMIUM		4	
							SUBTOTAL		461	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		461	
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	491

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$285 / Contents: \$172 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$285 = \$285 / Contents: 1.000 x \$172 = \$172 |
| 3. Premium Reduction: | Building: \$0 / Contents: = \$0 |
| 4. Subtotal: | \$457 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$461 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$491 |

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: Single-Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$3,000/\$2,000
- Deductible Factor: .85
- 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: .85/.19 Contents: 1.07/.22

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.85	425	200,000	.19	380	-121	250,000	684
CONTENTS	20,000	1.07	214	5,000	.22	11	-34	25,000	191
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 875
							ICC PREMIUM 4		
							SUBTOTAL 879		
							CRS PREMIUM DISCOUNT _____% —		
							SUBTOTAL 879		
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 909		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$805 / Contents: \$225 |
| 2. Apply Deductible Factor: | Building: .85 x \$805 = \$684 / Contents: .85 x \$225 = \$191 |
| 3. Premium Reduction: | Building: \$805 - \$684 = \$121 / Contents = \$225 - \$191 = \$34 |
| 4. Subtotal: | \$875 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$879 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$909 |

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/.08 Contents: .34/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000	.25	125	150,000	.08	120	0	200,000	245	
CONTENTS	20,000	.34	68	20,000	.13	26	0	40,000	94	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	339
							ICC PREMIUM		6	
							SUBTOTAL		345	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		345	
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	375

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$245 / Contents: \$94 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$245 = \$245 / Contents: 1.000 x \$94 = \$94 |
| 3. Premium Reduction: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$339 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$345 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$375 |

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: .37/.08 Contents: .51/.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	.37	185	90,000	.08	72	0	140,000	257	
CONTENTS	20,000	.51	102	50,000	.12	60	0	70,000	162	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	419
							ICC PREMIUM		6	
							SUBTOTAL		425	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		425	
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	455

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$257 / Contents: \$162 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$257 = \$257 / Contents: 1.000 x \$162 = \$162 |
| 3. Premium Reduction: | Building: \$0 / Contents = \$0 |
| 4. Subtotal: | \$419 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$425 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$455 |

CONDOMINIUMS

Important Notice to Agents:

Boards of Directors of condominium associations typically are responsible under their by-laws for maintaining all forms of property insurance necessary to protect the common property of the association against all hazards to which that property is exposed for either the insurable value or replacement cost of those common elements. This responsibility would typically include providing adequate flood insurance protection for all common property located in Special Flood Hazard Areas. Such by-law requirements could make the individual members of the boards of directors of such associations personally liable for insurance errors or omissions, including those relating to flood insurance.

I. METHODS OF INSURING CONDOMINIUMS

There are five methods of insuring condominiums under the National Flood Insurance Program (NFIP). Each method has its own eligibility requirements for condominium type.

A. Residential Condominium: Association Coverage on Building and Contents

A condominium association is the corporate entity responsible for the management and operation of a condominium. Membership is made up of the condominium unit owners. A condominium association may purchase insurance coverage on a residential building and its contents under the Residential Condominium Building Association Policy (RCBAP). The RCBAP covers only a residential condominium building in a Regular Program community. If the named insured is listed as other than a condominium association, the agent must provide legal documentation to confirm that the insured is a condominium association.

B. Residential Condominium: Unit Owner's Coverage on Building and Contents

A condominium unit in a townhouse, rowhouse, high-rise or low-rise building is considered to be a single family residence. An individual dwelling unit in a condominium building may be insured in any one of three ways:

- An individual unit and its contents may be separately insured under the Dwelling Form, in the name of the unit owner, at the limits of insurance for a single family dwelling.
- An individual unit may be separately insured under the Dwelling Form, if purchased by the association in the name of the "owner of record unit number (#) and (name of) Association as their interests may appear," up to the limits of insurance for a single family dwelling.

- An individual unit owned by the association may be separately insured under the Dwelling Form, if purchased by the condominium association. The single family limits of insurance apply.

A policy on a condominium unit will be issued naming the unit owner and the association, as their interests may appear. Coverage under a unit owner's policy applies first to the individually owned building elements and improvements to the unit and then to the damage of the building's common elements that are the unit owner's responsibility.

In the event of a loss, the claim payment to an individual unit owner may not exceed the maximum allowable in the Program.

C. Other Residential Condominium: Condominium Association Policy, Association Coverage on Building and Contents

The Condominium Association Program (CAP), under the General Property Form, is available to insure condominium buildings not eligible for the RCBAP. A CAP is written on the General Property Form in the name of the association. For policies after October 1, 1994, the CAP is to be used for all condominiums in the Emergency Program communities, and those condominiums in Regular Program communities that do not meet the requirement that 75 percent of the floor area of the building be residential. In all other cases, the Residential Condominium Building Association Policy must be sold. The CAP will cover building common elements as well as building elements (additions and alterations) within all units of the building.

In the event of a loss, building coverage under either association policy applies first to building common elements damage and then to damage to individually owned building elements, and the claim payment may not exceed the maximum allowable under the NFIP.

**D. Nonresidential (Commercial) Condominium:
Building and Contents**

Nonresidential (commercial) condominium buildings and their commonly owned contents may be insured in the name of the Association under the General Property Form. The "Nonresidential" limits apply.

**E. Nonresidential (Commercial) Condominium:
Unit Owner's Coverage (Contents)**

The owner of a nonresidential condominium unit may purchase only contents coverage for that unit. Building coverage may not be purchased in the name of the unit owner.

In the event of a loss, up to 10 percent of the stated amount of contents coverage can be applied to losses to condominium interior walls, floors, and ceilings. The 10 percent is not an additional amount of insurance.

TABLE 2. CONDOMINIUM RATING CHART (Cont'd)

HIGH-RISE RESIDENTIAL CONDOMINIUMS

MULTI-UNIT BUILDING—5 OR MORE UNITS PER BUILDING—THREE OR MORE FLOORS⁶

PURCHASER OF POLICY	Building Occupancy ¹	Building Indicator ¹	Contents Indicator ²	Limits of Coverage	Type of Coverage	Rate Table ³	Policy Form ⁴
UNIT OWNER	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—\$250,000 CONTENTS—\$100,000	RC ⁵	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—\$250,000 CONTENTS—\$100,000	RC ⁵	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ENTIRE BUILDING)	OTHER RESIDENTIAL	HIGH-RISE	HOUSEHOLD	BUILDING—THE TOTAL NUMBER OF UNITS X \$250,000 CONTENTS—\$100,000	RC	RCBAP HIGH-RISE	RCBAP

NON-RESIDENTIAL CONDOMINIUMS

PURCHASER OF POLICY	Building Occupancy ¹	Building Indicator ¹	Contents Indicator ²	Limits of Coverage	Type of Coverage	Rate Table ³	Policy Form ⁴
UNIT OWNER	NON-RESIDENTIAL	SINGLE UNIT (BUILDING COVERAGE NOT AVAILABLE)	BUSINESS	EMERGENCY—\$100,000 REGULAR—\$500,000 CONTENTS ONLY	ACV	NON-RESIDENTIAL	GENERAL PROPERTY
ASSOCIATION	NON-RESIDENTIAL	LOW-RISE	BUSINESS	BUILDING— EMERGENCY—\$100,000 REGULAR—\$500,000 CONTENTS— EMERGENCY—\$100,000 REGULAR—\$500,000	ACV	NON-RESIDENTIAL	GENERAL PROPERTY

¹When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

²In determining the contents indicator for "other than household contents," please refer to the RATE Section of the *Flood Insurance Manual*.

³All building rates are based on the lowest floor of the building.

⁴RCBAP must be used to insure residential condominium buildings owned by the association that are in a Regular Program community and in which at least 75% of the total floor area within the building is residential. Use General Property Form if ineligible under RCBAP.

⁵Replacement Cost if the RC eligibility requirements are met (building only).

⁶Enclosure, even if it is the lowest floor for rating, cannot be counted as a floor for the purpose of classifying the building as a high rise.

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

II. POLICY FORM

The policy form used for the residential condominium buildings owned by a condominium association is the Residential Condominium Building Association Policy (RCBAP).

III. ELIGIBILITY REQUIREMENTS

A. General Building Eligibility

The RCBAP is required for all buildings owned by a condominium association containing one or more residential units and in which at least 75 percent of the total floor area within the building is residential without regard to the number of units or number of floors. This will include townhouse/rowhouse and detached single family condominium buildings. The RCBAP is available for all high-rise and low-rise residential condominium buildings in the **Regular** Program only.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short- or long-term), must be insured on the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. If the named insured is listed as other than a condominium association, the agent must provide legal documentation to confirm that the insured is a condominium association. Cooperative ownership buildings are *not* eligible. Timeshare buildings having condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided all other criteria are met.

If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as an RCBAP.

The NFIP has grouped condominium buildings into two different types, low- and high-rise, because of the difference in the exposures to the risk that typically exists. Low-rise buildings generally have a greater percentage of the value of the building at risk than high-rise buildings, thus requiring higher premiums for the first dollars of coverage. The availability of the optional deductibles for the low-rise buildings, however, allows the association to buy back some of the risk, thereby reducing the overall cost of the coverage.

For rating purposes:

- *High-rise buildings* contain five or more units and at least three floors excluding enclosure, even if it is the lowest floor for rating.

- *Low-rise buildings* have less than five units regardless of the number of floors, or five or more units with less than three floors, including the basement.
- *Townhouse/rowhouse* buildings are always considered as low-rise buildings for rating purposes, no matter how many units or floors they have.

See the Definitions section for a complete definition of high-rise and low-rise buildings.

The *individual unit owners* continue to have an option to purchase an SFIP Dwelling Form.

B. Condominium Building in the Course of Construction

The NFIP rules allow the issuance of an SFIP to cover a building in the course of construction before the building is walled and roofed. These rules provide lenders an option to require flood insurance coverage at the time that the development loan is made to comply with the mandatory purchase requirement outlined in the Flood Disaster Protection Act of 1973, as amended. The policy is issued and rated based on the construction designs and intended use of the building.

In order for a condominium building in the course of construction to be eligible under the RCBAP form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and
2. other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

As noted on page GR 4, buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the Base Flood Elevation (BFE). Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

IV. COVERAGE

A. Property Covered

The entire building is covered under one policy, including both the common as well as individually owned building elements within the units,

improvements within the units, and contents owned in common. Contents owned by individual unit owners should be insured under an individual unit owner's Dwelling Form.

B. Coverage Limits

Building coverage purchased under the RCBAP will be on a Replacement Cost basis.

The maximum amount of *building* coverage that can be purchased on a high-rise or low-rise condominium is the Replacement Cost Value of the building or the total number of units in the condominium building times \$250,000, whichever is less.

The maximum allowable *contents* coverage is the Actual Cash Value of the commonly owned contents up to a maximum of \$100,000 per building.

Basic Limit Amount:

- The building basic limit amount of insurance for a detached building housing a single family unit owned by the condominium association is \$50,000.
- For residential townhouse/rowhouse and low-rise condominiums, the building basic limit amount of insurance is \$50,000 multiplied by the number of units in the building.
- For high-rise condominiums, the building basic amount of insurance is \$150,000.
- The contents basic limit amount of insurance is \$20,000.
- For condominium unit owners who have insured their personal property under the Dwelling Form or General Property Form, coverage extends to interior walls, floor, and ceiling (if not covered under the condominium association's insurance) up to 10 percent of the personal property limit of liability. Use of this coverage is at the option of the insured and reduces the personal property limit of liability.

C. Replacement Cost and Coinsurance

Replacement cost coverage is available for building coverage only on RCBAPs and Dwelling Forms meeting eligibility requirements. Coinsurance penalties are applied for *building coverage* only. To the extent the insured has not purchased insurance in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under

the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Forms cannot be added to RCBAP coverage in order to avoid the coinsurance penalty. The amount of loss in this case will be determined by using the following formula:

Insurance Carried X Amount of Loss = Limit of Recovery
Insurance Required

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a coinsurance penalty. Building loss under the Dwelling Form will be adjusted on an Actual Cash Value (ACV) basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

D. Assessment Coverage

The RCBAP does not provide assessment coverage.

Assessment coverage is available only under the Dwelling Form subject to the conditions and exclusions found in Section III. Property Covered, Coverage C, paragraph 3 – Condominium Loss Assessments. The Dwelling Form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss. Assessment coverage has a maximum combined total limit of \$250,000 per unit. This combined total limit covers loss to the unit and any assessment by the association.

Assessment coverage cannot be used to meet the 80-percent coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

For more information on this topic, see "E. Loss Assessments" on page GR 11 and Section III. C.3. of the Dwelling Form, "Condominium Loss Assessments," on page POL 8.

V. DEDUCTIBLES AND FEES

A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss including any appurtenant structure loss.

The Standard Deductible is \$1,000 for a residential condominium building, located in a Regular Program Community in Special Flood Hazard Areas, i.e., Zones A, AO, AH, A1-A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A), V, V1-V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in Zones A99, B, C, D, or X, the Standard Deductible is \$500.

Optional deductible amounts are available under the RCBAP.

B. Federal Policy Fee

The following are the Federal Policy Fees for the RCBAP:

1 unit	- \$ 30.00 per policy
2-4 units	- \$ 60.00 per policy
5-10 units	- \$150.00 per policy
11-20 units	- \$330.00 per policy
21 or more	- \$630.00 per policy

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

VII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15 percent, will be reduced to 5 percent on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

VIII. CANCELLATION OR ENDORSEMENT OF EXISTING UNIT OWNERS' DWELLING POLICIES

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro rata basis, and

- The premium refund will be calculated on a pro rata basis.

An existing Dwelling Policy or RCBAP may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

IX. APPLICATION FORM

The producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach two new photographs of the building, one of which clearly shows the location of the lowest floor used for rating the risk.

A. Type of Building

For an RCBAP, the "Building" section of the Flood Insurance Application must indicate the total number of units in the building and whether the building is a high rise or low rise.

High-rise (vertical) condominium buildings are defined as containing at least five units, and having at least three floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Form used to insure a condominium unit, or for a Condominium Association Policy, see the Application section of this manual.

B. Replacement Cost Value

For an RCBAP, use normal company practice to estimate the Replacement Cost Value (RCV) and enter the value in the "Building" section of the Application. Include the cost of the building foundation when determining the RCV. Attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain

reasonable accuracy of the RCV for the building, the agent must update this information at least every 3 years.

C. Coverage

Ensure that the "Coverage and Rating" section of the Application accurately reflects the desired amount of building and contents coverage.

If only building insurance is to be purchased, inform the applicant of the availability of contents insurance for contents that are commonly owned. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. (This will make the applicant aware that the policy will not provide payment for contents losses.)

1. Building

Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits. The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of \$150,000.

The building Basic Limit amount of insurance for low-rise condominium buildings is \$50,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed \$250,000 (Regular Program limit) times the total number of units (residential and nonresidential) in the building.

2. Contents

Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic

Limits before any Additional Limits. Contents coverage is only for those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of \$20,000 may be filled in. For the Additional Limits, up to a total of \$80,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed \$100,000.

D. Rates and Fees

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see page CONDO 22.
2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were one unit.
3. Add the total premium for building and contents and enter the Annual Subtotal.
4. Add the ICC premium.
5. Calculate the CRS discount, if applicable.
6. Subtract the CRS discount, if applicable.
7. Add the \$50.00 Probation Surcharge, if applicable.
8. Add the Federal Policy Fee to determine the Total Prepaid Amount.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.17	1.08/.42	1.18/.04	1.18/.04	1.16/.21
With Basement	.90/.25	1.15/.90	1.43/.06	1.43/.06	SUBMIT FOR RATE
With Enclosure	.90/.17	1.15/.44	1.24/.04	1.24/.04	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement and above	.96/.69	1.23/1.75	1.39/.51	1.39/.51	SUBMIT FOR RATE
Enclosure and above	.96/.83	1.23/2.08	1.39/.59	1.39/.59	
Lowest floor only- above ground level	.96/.83	1.23/2.08	1.09/.53	1.09/.53	1.01/.63
Lowest floor above ground level and higher floors	.96/.57	1.23/1.83	1.09/.32	1.09/.32	1.01/.43
Above ground level more than 1 full floor	.35/.12	.47/.29	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE · POST-FIRM

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
	+4	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.70/.04	.50/.04
0	1.60/.04	1.43/.04
-1 ²	5.01/.15	2.84/.12
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE · POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.51/.12	.38/.12	.38/.12	.35/.12
0	1.22/.12	.67/.12	.40/.12	.35/.12
-1 ²	3.38/.75	1.96/.58	.52/.12	.35/.12
-2	SUBMIT FOR RATE			.35/.12

¹Start 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, AO, AH, D.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or 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.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS¹

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ²	.40/.04	.34/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.94/.07	1.07/.22

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE¹**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.70/.05	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.34/.05	.87/.17	
+1	2.10/.13	1.54/.63	
0 OR BELOW	***	***	
+2 OR MORE	.61/.04	.51/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	1.18/.05	.77/.15	
-1	4.72/.15	2.14/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	6.00/1.15	2.92/1.00	NO ELEVATION CERTIFICATE

¹Zones A, AO, or AH buildings with basement/enclosure--Submit for Rating.

²"With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

³"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.

⁴For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

⁵NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁶WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

*****SUBMIT FOR RATING.**

**TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.18/.04
With Basement	1.43/.06
With Enclosure	1.24/.04

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	1.39/.51
Enclosure and above	1.39/.59
Lowest floor only- above ground level	1.09/.53
Lowest floor above ground level and higher floors	1.09/.29
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.70/.04	.50/.04
0	1.18/.04	1.43/.04
-1 ⁴	See Footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.51/.12	.38/.12	.38/.12	.35/.12
0	1.22/.12	.67/.12	.40/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0 ³	2.45/.13	2.34/.13
-1 ⁴	7.15/.51	3.76/.38
-2	***	***

1975-1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE--CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY--ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL--MORE THAN ONE FULL FLOOR
0 ³	3.60/.51	2.38/.56	1.34/.62	.55/.25
-1 ⁴	8.01/3.88	4.73/3.00	1.57/.62	.55/.25
-2	***	***	***	***

¹Policies 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.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

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

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION¹
UNNUMBERED V ZONE--ELEVATED BUILDINGS

SUBMIT FOR RATING

**TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES ¹

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.44	.96/.83	.93/1.13	1.23/2.08	.67/.19	1.09/.33
	WITH BASEMENT	.75/.55	.96/.69	1.00/1.96	1.23/1.95	.73/.27	1.23/.42
	WITH ENCLOSURE	.75/.64	.96/.72	1.00/2.13	1.23/2.12	.73/.31	1.23/.49

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.67/.19	1.09/.33	.93/.35	1.01/.63
	WITH BASEMENT	.73/.27	1.23/.42	***	***
	WITH ENCLOSURE	.73/.31	1.23/.49		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) ²			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE ³		.19/.08		.34/.13	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.78/.19		1.07/.22	

¹Start 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, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT: Submit for Rating.

³"With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation 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 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.48/.08	.28/.08	.21/.08
0	.98/.09	.64/.09	.50/.09
-1 ²	2.50/.84	2.10/.77	1.19/.52
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.51/.12	.38/.12	.38/.12	.35/.12
0	1.22/.12	.67/.12	.40/.12	.35/.12
-1 ²	3.38/.75	1.96/.58	.52/.12	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if the enclosure below the lowest 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 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE¹

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.30/.10	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.88/.12	.87/.17	
+1	1.69/.59	1.54/.63	
0 OR BELOW	***	***	
+2 OR MORE	.28/.08	.51/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.64/.10	.77/.15	
-1	2.31/.78	2.14/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁵	2.93/1.33	2.92/1.00	NO ELEVATION CERTIFICATE

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

²For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

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

*****SUBMIT FOR RATING.**

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AR AND AR DUAL ZONES

**REGULAR PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.67/.19	1.09/.33
WITH BASEMENT	.73/.27	1.23/.42
WITH ENCLOSURE	.73/.31	1.23/.49

REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.19/.08	.18/.08
+1	.48/.08	.28/.08	.21/.08
0	.67/.19	.64/.09	.50/.09
-1 ⁴	See Footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.51/.12	.38/.12	.38/.12	.35/.12
0	1.22/.12	.67/.12	.40/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0 ³	2.21/.41	1.77/.41	1.53/.41
-1 ⁴	4.83/2.52	4.42/2.52	3.15/2.28
-2	***	***	***

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	3.64/.51	2.38/.56	1.34/.62	.55/.25
-1 ⁴	8.01/3.88	4.73/3.00	1.57/.62	.55/.25
-2	***	***	***	.55/.25

**REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION²
UNNUMBERED V ZONE -- ELEVATED BUILDINGS**

SUBMIT FOR RATING

¹Policies 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.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

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

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.55	.45
+3	.67	.46
+2	.88	.63
+1	1.28	1.01
0	1.64	1.51
- 1	2.17	2.09
- 2	2.85	2.85
- 3	3.67	3.86
- 4 or lower	***	***

Rates above are only for elevated buildings. **Use *Specific Rating Guidelines* for non-elevated buildings.**

¹Policies 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.

²Free 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.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

*****SUBMIT FOR RATING.** Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FEMA has approved the Application and established the risk premium for the building.

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

**Elevated Buildings With Obstruction³ Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site ⁴	Building Rate	Contents Rate
+4 or more	1.00	.57
+3	1.11	.58
+2	1.32	.74
+1	1.67	1.12
0	2.04	1.62
-1 ⁵	2.52	2.20
-2 ⁵	3.20	2.95
-3 ⁵	4.03	3.96
-4 or lower ⁵	***	***

¹Policies 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.

²Rates 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.

³With 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).

⁴Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁵For 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.** Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FEMA has approved the Application and established the risk premium for the building.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

X. CONDOMINIUM RATING EXAMPLES

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Example 1	Pre-FIRM, Low-rise, with Enclosure, Coinsurance Penalty, Zone A.....	CONDO 24
Example 2	Pre-FIRM, Low-rise, No Basement/Enclosure, Zone AE	CONDO 25
Example 3	Post-FIRM, Low-rise, Coinsurance Penalty, Zone AE.....	CONDO 26
Example 4	Post-FIRM, Low-rise, Standard Deductible, Zone AE	CONDO 27
Example 5	Pre-FIRM, High-rise, Standard Deductible, Coinsurance Penalty, Zone A.....	CONDO 28
Example 6	Pre-FIRM, High-rise, Basement, Maximum Discount, Zone AE.....	CONDO 29
Example 7	Post-FIRM, High-rise, Standard Deductible, Zone AE	CONDO 30
Example 8	Pre-FIRM, High-rise, Enclosure, Maximum Discount, Coinsurance Penalty, Zone AE	CONDO 31

CONDOMINIUM RATING EXAMPLE 1

PRE-FIRM, LOW-RISE, WITH ENCLOSURE, COINSURANCE PENALTY, ZONE A

Regular Program

- Building Coverage: \$140,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$2,000/\$1,000
- Deductible Factor: .980
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .75/.64 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	140,000	.75	1,050	0	.64	0	-21	140,000	1,029
CONTENTS	20,000	.96	192	80,000	.72	576	-15	100,000	753
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		1,782
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION:		75
							<input type="checkbox"/> CREDIT CARD		1,857
							<input type="checkbox"/> OTHER: _____		—
							CRS PREMIUM DISCOUNT _____%		—
							SUBTOTAL		1,857
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		—
SIGNATURE OF INSURANCE AGENT/BROKER _____							FEDERAL POLICY FEE		150
DATE(MM/DD/YY) _____							TOTAL PREPAID AMOUNT		2,007

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,050 / Contents: \$768
2. Apply Deductible Factor: Building: .980 x \$1,050 = \$1,029 / Contents: .980 x \$768 = \$753
3. Premium Reduction: Building: \$1,050 - \$1,029 = \$21 / Contents: \$768 - \$753 = \$15
4. Subtotal: \$1,782
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,857
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$150
10. Total Prepaid Amount: \$2,007

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) - (\text{Limit of Recovery}) - \text{Less Deductible}$$

$$\frac{140,000}{480,000} \times 100,000 = 29,167 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$480,000 was not met.)

CONDOMINIUM RATING EXAMPLE 2

PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

Regular Program

- Building Coverage: \$480,000
- Contents Coverage: \$50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$500/\$500
- Deductible Factor: 1.015
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .70/.44 Contents: .96/.83

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	300,000	.70	2,100	180,000	.44	792	+43	480,000	2,935
CONTENTS	20,000	.96	192	30,000	.83	249	+7	50,000	448
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		3,383	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION:		ICC PREMIUM	
						<input type="checkbox"/> CREDIT CARD		75	
						<input type="checkbox"/> OTHER: _____		SUBTOTAL	
								3,458	
						CRS PREMIUM DISCOUNT _____%		—	
						SUBTOTAL		3,458	
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		150	
						TOTAL PREPAID AMOUNT		3,608	
SIGNATURE OF INSURANCE AGENT/BROKER						DATE (MM/DD/YY)			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,892 / Contents: \$441
2. Apply Deductible Factor: Building: 1.015 x \$2,892 = \$2,935 / Contents: 1.015 x \$441 = \$448
3. Premium Increase: Building: \$2,935 - \$2,892 = \$43 / Contents: \$448 - \$441 = \$7
4. Subtotal: \$3,383
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$3,458
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$150
10. Total Prepaid Amount: \$3,608

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 3

POST-FIRM, LOW-RISE, COINSURANCE PENALTY, ZONE AE

Regular Program

- Building Coverage: \$750,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: \$896,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .28/.08 Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	700,000	.28	1,960	50,000	.08	40	0	750,000	2,000	
CONTENTS	20,000	.38	76	80,000	.12	96	0	100,000	172	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 2,172 ICC PREMIUM 6 SUBTOTAL 2,178 CRS PREMIUM DISCOUNT _____% — SUBTOTAL 2,178	
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 330		TOTAL PREPAID AMOUNT 2,508	
SIGNATURE OF INSURANCE AGENT/BROKER					DATE (MM/DD/YY)					

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,000 / Contents: \$172
2. Apply Deductible Factor: Building: 1.000 x \$2,000 = \$2,000 / Contents: 1.000 x \$172 = \$172
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$2,172
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,178
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$330
10. Total Prepaid Amount: \$2,508

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) - (\text{Limit of Recovery}) - (\text{Less Deductible})$$

$$\frac{750,000}{896,000} \times 300,000 = 251,116 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$896,000 was not met.)

CONDOMINIUM RATING EXAMPLE 4

POST-FIRM, LOW-RISE, STANDARD DEDUCTIBLE, ZONE AE

Regular Program

- Building Coverage: \$600,000
- Contents Coverage: \$15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 Floors, Townhouse, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .18/.08 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	300,000	.18	540	300,000	.08	240	0	600,000	780	
CONTENTS	15,000	.38	57	0	.12		0	15,000	57	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		837		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION:		ICC PREMIUM		6
						<input type="checkbox"/> CREDIT CARD		SUBTOTAL		843
						<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT _____%		—
								SUBTOTAL		843
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		150		
						TOTAL PREPAID AMOUNT		993		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____				

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$780 / Contents: \$57
2. Apply Deductible Factor: Building: 1.000 x \$780 = \$780 / Contents: 1.000 x \$57 = \$57
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$837
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$843
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$150
10. Total Prepaid Amount: \$993

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 5

PRE-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, COINSURANCE PENALTY, ZONE A

Regular Program

- Building Coverage: \$1,110,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$1,200,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .85/.17 Contents: .96/.57

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	.85	1,275	960,000	.17	1,632	0	1,110,000	2,907	
CONTENTS	20,000	.96	192	80,000	.57	456	0	100,000	648	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		3,555	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION:		ICC PREMIUM	75
							<input type="checkbox"/> CREDIT CARD		SUBTOTAL	3,630
							<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT — 25%	-908
									SUBTOTAL	2,722
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		630	
							TOTAL PREPAID AMOUNT		3,352	
SIGNATURE OF INSURANCE AGENT/BROKER				DATE (MM/DD/YY)						

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,907 / Contents: \$648
2. Apply Deductible Factor: Building: 1.000 x \$2,907 = \$2,907 / Contents: 1.000 x \$648 = \$648
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$3,555
5. Add ICC Premium: \$75
6. Subtract CRS Discount: - \$908 (25%)
7. Subtotal: \$2,722
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$630
10. Total Prepaid Amount: \$3,352

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

(Insurance Carried) 1,110,000 x (Amount of Loss) 200,000 = (Limit of Recovery) 185,000 - Less Deductible
 (Insurance Required) 1,200,000

(Coinsurance Penalty applies because minimum insurance amount of \$1,200,000 was not met.)

CONDOMINIUM RATING EXAMPLE 7

POST-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, ZONE AE

Regular Program

- Building Coverage: \$12,000,000
- Contents Coverage: \$15,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: \$12,000,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:

Building: 1.60/.04 Contents: .67/.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	1.60	2,400	11,850,000	.04	4,740	0	12,000,000	7,140
CONTENTS	15,000	.67	101	0	.12	0	0	15,000	101
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		7,241	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION:		ICC PREMIUM	
						<input type="checkbox"/> CREDIT CARD		6	
						<input type="checkbox"/> OTHER: _____		SUBTOTAL	
								7,247	
						CRS PREMIUM DISCOUNT <u>5%</u>		-362	
						SUBTOTAL		6,885	
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		630	
						TOTAL PREPAID AMOUNT		7,515	
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$7,140 / Contents: \$101
2. Apply Deductible Factor: Building: 1.000 x \$7,140 = \$7,140 / Contents: 1.000 x \$101 = \$101
3. Premium Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$7,241
5. Add ICC Premium: \$6
6. Subtract CRS Discount: - \$362 (5%)
7. Subtotal: \$6,885
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$630
10. Total Prepaid Amount: \$7,515

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The 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.

CONDOMINIUM RATING EXAMPLE 8

PRE-FIRM, HIGH-RISE, ENCLOSURE, MAXIMUM DISCOUNT, COINSURANCE PENALTY, ZONE AE

Regular Program

- Building Coverage: \$4,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: .980 (Maximum Total Discount of \$111 applies)
- Replacement Cost: \$18,000,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$14,400,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .90/.17 Contents: .96/.83

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	.90	1,350	3,850,000	.17	6,545	-111	4,000,000	7,784
CONTENTS	20,000	.96	192	80,000	.83	664	0	100,000	856
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		8,640
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION:		75
							<input type="checkbox"/> CREDIT CARD		8,715
							<input type="checkbox"/> OTHER: _____		SUBTOTAL
							CRS PREMIUM DISCOUNT _____%		—
							SUBTOTAL		8,715
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		630
							TOTAL PREPAID AMOUNT		9,345
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$7,895 / Contents: \$856
2. Apply Deductible Factor: Building: .980 x \$7,895 = \$7,737 / Contents: .980 x \$856 = \$839
3. Premium Reduction: Building: \$111 (maximum discount since \$7,895 - \$7,737 = \$158 exceeds the maximum) / Contents: \$0
4. Subtotal: \$8,640
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$8,715
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$630
10. Total Prepaid Amount: \$9,345

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) = (\text{Limit of Recovery}) - \text{Less Deductible}$$

$$\frac{4,000,000}{14,400,000} \times 1,000,000 = 277,778 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$14,400,000 was not met.)



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

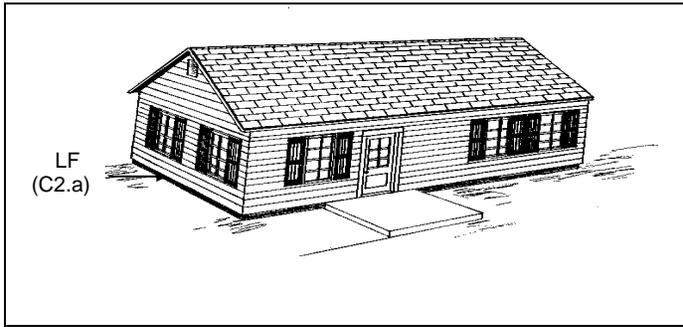
⁵ See page LFG 2 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with garage on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage.
Lowest Floor for Rating	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the machinery/equipment is below the BFE and the garage is properly vented.
Application Should Show	Building Type—Two floors Basement—None Is Building Elevated?—No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ AND HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table; no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30



- ¹ LF— Lowest Floor
² BFE—Base Flood Elevation
³ See page LFG 1 for explanation of proper openings

- ⁴ HAG—Highest Adjacent Grade
⁵ See page LFG 2 for optional elevation rating
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	One floor on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type—One floor Basement—None Is Building Elevated?—No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30



¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

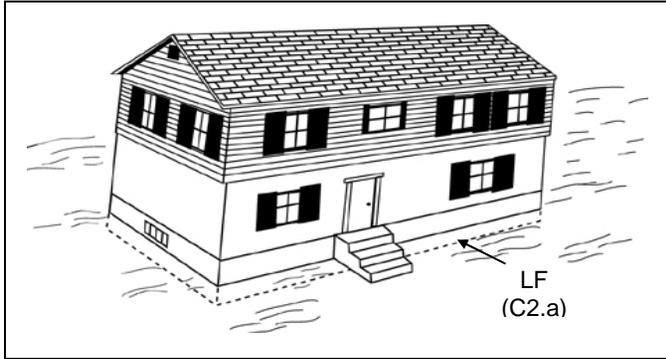
⁵ See page LFG 2 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Two floors on slab with attached garage (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
Application Should Show	Building Type— Two floors Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is no more than 2 feet below grade, and the distance between the basement/subgrade crawl space floor and the top of the next higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement/subgrade crawl space
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category. Pre-FIRM buildings with subgrade crawl space(s) may use optional Post-FIRM elevation rating provided that the lowest floor is below the Base Flood Elevation (BFE). The building must be reported statistically as a Submit-for-Rate using Risk Rating Method "2." Follow the procedures from the Specific Rating Guidelines for policy processing.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate. See "G. Crawl Space" on page RATE 24.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

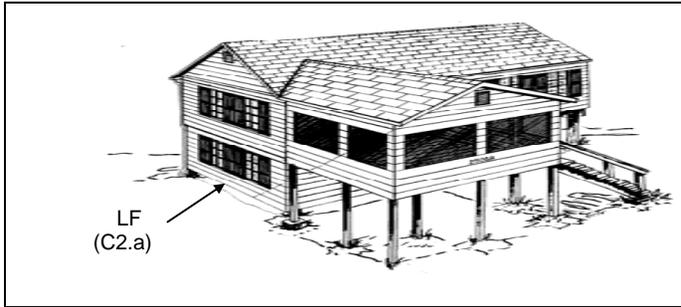
⁵ See page LFG 2 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space. Attached garage at lower level than crawl space; garage above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (garage)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF— Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?—Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

SPECIAL CERTIFICATIONS

This section presents detailed instructions for the completion of the National Flood Insurance Program (NFIP) Elevation Certificate and the NFIP Floodproofing Certificates.

NOTE: When determining the lowest floor for rating, refer to the Lowest Floor Guide section of this manual.

I. NFIP ELEVATION CERTIFICATE

The NFIP Elevation Certificate (EC) form and instructions were revised effective February 13, 2006. The surveyor, engineer, architect, property owner, or owner's representative is required to provide the square footage of any crawl space or enclosure(s) below the lowest elevated floor (including an attached garage) and generally at least two photographs of the building when completing the EC to obtain flood insurance through the NFIP. This additional information will significantly enhance the agent's and company underwriter's ability to properly rate elevation-rated risks.

The new EC form and instructions (shown on pages CERT 11-26) were phased in on a voluntary basis through December 31, 2006. Elevations certified on or after January 1, 2007, must be submitted on the new form. An exception is made when the community official completes the old EC with elevation data received by the community before January 1, 2007. It must be noted in the Comments area of Section G of the old EC that the community had the data on file before January 1, 2007. Current photograph requirements, and exceptions to them, are described in Section II. below.

Non-NFIP elevation certification forms certified on or after October 1, 2000, do not satisfy NFIP requirements and cannot be used for rating policies under any circumstances.

The EC is required on Post-FIRM construction, but is optional on Pre-FIRM construction. The EC is required by the NFIP to certify the lowest floor of a building so the policy can be properly rated, as follows (also see pages LFG 1-2):

- All Post-FIRM structures

The EC is to be completed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when it is required for Zones A1-A30, AE, AH, A (with Base Flood Elevations [BFEs]), V1-V30, VE, and V (with BFEs). Community officials who are

authorized by local law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFEs), a building official, a property owner, or an owner's representative may also provide the information on this certification. Building elevation information may be available through the community official if the community is a CRS participating community.

The lowest adjacent grade and diagram number are required for all new business applications effective on or after October 1, 1997, if the elevation certification date is on or after October 1, 1997.

- Pre-FIRM structures rated under Post-FIRM rates

Pre-FIRM construction can be elevation rated using the Post-FIRM EC rates, which are more favorable rates if the lowest floor of the building is at or above the BFE for the community. In most cases, the lowest floor level of a Pre-FIRM building is below the BFE, and it would not benefit the insured to pay the cost for an EC in an attempt to secure a lower rate. The decision to obtain an EC and to request Post-FIRM rating of a Pre-FIRM building is an option of the insured.

- AR and AR Dual Zones

The EC is optional on all Post- and Pre-FIRM construction located in AR and AR dual zones. The decision to obtain an EC and to request Post-FIRM rating is at the discretion of the insured. The EC includes the AR and AR dual zone elevation requirements.

Detailed instructions for completion are provided with the EC.

The producer is to attach the original of the completed EC to the Application. A photocopy is to be forwarded to the policyholder and a copy is retained by the producer.

II. PHOTOGRAPH REQUIREMENTS

Generally, all new business applications for elevation-rated risks with a policy effective date of January 1, 2007, or later must be submitted with a least two photographs that show the front and back of the building and were taken and dated within 90 days of the mailing date (not the certification date, if that date was earlier). If the building is a split-level or has multi-level areas at

ground level, at least two additional photographs showing views of both sides of the building must be submitted.

- *Exception 1:*

When an agent moves his or her book of business from one WYO company to another, or when one WYO company acquires another's book of business, photographs are not required. FEMA will continue to consider such policies as renewals, even though they are reported as new business under the *Transaction Record Reporting and Processing Plan*. (However, when an insured changes agent and WYO company, that policy is considered new business, and photographs are required.)

- *Exception 2:*

When a Flood Insurance Application and an EC are submitted for a building in the course of construction, photographs are not required and proposed elevations will be used for rating. When the building is completed, a revised EC with required photographs and as-built elevations must be submitted for use in re-rating the policy.

These new requirements also apply to all renewal and endorsement transactions adding elevation rating effective on or after January 1, 2007.

For the convenience of users, two Building Photographs pages are included with the EC and instructions. However, photographs may be attached to any sheet(s) of blank paper or business letterhead. All photographs must measure at least 3"x3", provide a clear image of the building's distinguishing features, and include date taken. Analog or digital photographs are acceptable. Color photographs are preferred.

An Elevation Certificate submitted without the required photographs is not considered valid for rating, unless the building is in the course of construction. Each WYO company may use its current business practices in handling ECs without photographs, whether that is tentative rating, provisional rating, or rejection of the application.

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS

Section A – Property [Owner] Information

- Section A of the EC includes the building use. This information is helpful in validating the data collected by the insurance agent,

and the Flood Insurance Application information.

- On the new EC, latitude, longitude, and related information are optional *only if* the document is being certified by other than a licensed surveyor, engineer, or architect.
- If the new EC is being used to obtain flood insurance, and the certification date is on or after January 1, 2007, the EC must be accompanied by at least two current photographs of the building. (See II. PHOTOGRAPH REQUIREMENTS above.)
- For any crawl space, enclosure(s), or attached garage, the new EC collects square footage, number of flood openings within 1.0 foot above adjacent grade, and total area of flood openings in square inches. (A parking area located beneath an elevated floor is not considered an attached garage.)

The information found in Section A of the EC is critical, as it relates to the insured property. Should information be missing from Section A (except latitude, longitude, and related information), the certificate must be returned to the surveyor, engineer, architect, or community official who executed the form. These individuals should be encouraged to fully complete Section A to avoid any delay in the issuance of the flood insurance policy.

Section B – Flood Insurance Rate Map (FIRM) Information

The Flood Insurance Rate Map (FIRM) information includes the following:

- FIRM panel effective date and revised date;
- Source of the BFE or base flood depth;
NOTE: The same elevation datum should be used in determining all certification elevations as was used in determining the BFE (i.e., NGVD 1929 or NAVD 1988).
- Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA).
NOTE: Refer to the Coastal Barrier Resources System section of this manual for flood insurance coverage eligibility.

Section C – Building Elevation Information (Survey Required)

Responsibilities for building elevation information are as follows.

- The surveyor, engineer, or architect is required to provide a number of elevations based on the building type selected.
- From the elevations gathered, the insurance agent is required to determine the lowest floor for rating flood insurance.

As it relates to Section C, information found not to be applicable to the property being certified should be marked N/A (not applicable) by the surveyor, engineer, or architect. If any part of Section C is left blank, critically review it and contact the surveyor, engineer, or architect who completed the form and your company underwriter with any questions.

Elevation(s) of machinery and equipment servicing the building (e.g., water heater, furnace, a/c compressor, heat pump, water pump) must be provided, regardless of its location, whether inside or outside of the building, elevated on a platform or non-elevated.

The surveyor, engineer, or architect may not be able to gain access to some crawl spaces to shoot the elevation of the crawl space floor. In this instance, Item C2.a on the new EC (C3.a on the old EC) may be left blank and the estimated measurements entered in the Comments area of Section D.

Elevations in Section C are based on feet, except in Puerto Rico, where the metric system is used. The agent must convert any metric elevation readings into feet before calculating the flood insurance premium.

Section D – Surveyor, Engineer, or Architect Certification

Section D is the surveyor's, engineer's, or architect's certification that the information provided in Sections A, B, and C is representative of the certifier's best efforts to interpret the data available. The surveyor's, engineer's, or architect's signature and identification number are required fields. Some States also may require a seal.

Section E – Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE)

Building Diagram Number (old EC) and the elevation difference between the lowest floor and the lowest adjacent grade (new EC) and highest adjacent grade are required.

For Zone A (without a FEMA-issued or community-issued BFE) and Zone AO, a property owner or owner's authorized representative may complete Sections A, B, and E.

Section F – Property Owner (or Owner's Representative) Certification

Address and other contact information about the property owner are requested in Section F. The party completing Sections A, B, C (on the old EC, Items C3.h and C3.i only), and E must execute Section F as well.

Section G – Community Information (Optional)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance may transfer elevation information found on existing documentation (i.e., an older elevation certification form, or surveyor letterhead) to Section C of the EC. The local official must then certify this information by fully completing Section G. A statement advising FEMA of this transfer of information must be made in the comment section of the newer EC. Section G may also be used to certify Item E4.

IV. FLOODPROOFING CERTIFICATE

A. Purpose and Eligibility

- In certain circumstances, floodproofing may be permitted as an alternative to elevating to or above the Base Flood Elevation (BFE); however, a floodproofing design certification is required. Certified floodproofing may result in lower rates.
- Non-residential buildings in any community, in all locations except in V-Zones, may be floodproofed in lieu of elevating.
- Residential buildings may be floodproofed only if they have basements, are located in Zones A1-A30, AE, AR, AR Dual, AO, and AH, and only if they are located in communities specifically approved and authorized by FEMA. A current list of approved communities appears on page CERT 5.
- The allowable methods of floodproofing for non-residential buildings differ from those allowed for residential buildings. The specific requirements should be available from the local government.

B. Specifications

The specifications for floodproofing ensure that the building is watertight without human

intervention, its floodproofed walls will not collapse, and the floor at the base of the floodproofed walls will resist flotation during flooding conditions.

C. Rating

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms with 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, flood depth, or comparable community-approved floodplain management standards, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Flood Insurance Application.

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.

See the Rating Section for special rating rules for Zones AO and AH.

D. Certification

- Residential Buildings (With Basements)

The Residential Basement Floodproofing Certificate is available for residential buildings with basements located in Zones A1-A30, AE, AR, AR Dual, AO, AH, and A with estimated BFE *and* located in a FEMA-approved community that is listed on the next page. To receive credit for floodproofing, the completed certificate must be submitted.

- Non-residential Buildings

A completed Floodproofing Certificate for Non-residential Structures is required for all such buildings in Regular Program communities, located in Zones A1-A30, AE, AR, AR Dual, AO, AH, and A with estimated BFE, in order to receive credit for floodproofing in lieu of elevation.

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk **B, C, and X Zones** in NFIP **Regular Program communities**.

The maximum one- to four-family residential coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available for other residential properties. The maximum non-residential coverage combination is \$500,000 building and \$500,000 contents.

Only one building can be insured per policy, and only one policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

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. However, 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. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. NFIP map grandfathering rules do not apply to the PRP.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of single-family, two- to four-family, and non-residential properties. Combined building and contents coverage is not available for other residential.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If one of the following conditions exists, regardless of any change(s) in ownership of the building, then the building is **not eligible** for the PRP:

- 2 flood insurance claim payments, each more than \$1,000; or
- 3 or more flood insurance claim payments, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants), each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants), regardless of amount; or
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each more than \$1,000.

In reviewing a building's flood loss history for PRP eligibility, be aware that:

- A flood insurance claim payment (building and/or contents) and a Federal flood disaster relief payment (including loans and grants) for the same loss are considered a single payment.
- Federal flood disaster relief payments (including loans and grants) are considered only if the building suffered flood damage.

D. Exclusions

- The PRP is **not available** in Special Flood Hazard Areas or in Emergency Program communities.
- Other residential properties are **not eligible** for building coverage.

THE PRP AT A GLANCE

POLICY TYPE	OCCUPANCY/MAXIMUM LIMITS		
	1-4 Family	Other Residential	Non-Residential
Combined Building/ Contents	\$250,000/ \$100,000	No Coverage	\$500,000/ \$500,000
Contents Only	\$100,000	\$100,000	\$500,000

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2.

- Contents located entirely in a basement are **not eligible** for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium associations, unit owners, and their tenants are **not eligible** for the PRP, **except** for:
 - A townhouse/rowhouse building insured under the unit owner's name;
 - A detached, single-family dwelling insured under the unit owner's name.
 - Contents-only coverage for tenants occupying townhouse/rowhouse buildings or detached, single-family dwellings.
- Increased Cost of Compliance (ICC) coverage is **not available** for condominium units. (See footnote 3 on page PRP 3.)

III. DOCUMENTATION

All Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following:

- A Letter of Map Amendment (LOMA)
- A Letter of Map Revision (LOMR)
- A Letter of Determination Review (LODR)
- A copy of the most recent flood map marked to show the exact location and flood zone of the building
- A letter indicating the exact location and flood zone of the building, and signed and dated by a local community official
- An elevation certificate indicating the exact location and flood zone of the building, and signed and dated by a surveyor, engineer, architect, or local community official
- A flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

IV. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as a PRP. Such a risk must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

V. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to a policy written as a PRP.

VI. REPLACEMENT COST COVERAGE

Replacement cost coverage applies **only if** the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

VII. DISCOUNTS/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- Probation fees will be charged.
- The Federal Policy Fee of \$11.00 is included in the premium and is not subject to commission.
- The ICC premium is included.

VIII. DEDUCTIBLES

The standard deductible for PRPs is \$500. Optional deductibles are not available for PRPs.

IX. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See page END 5 for an example.
- Correct misratings, such as incorrect building description or community number.

X. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING

A policy written as a Standard B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or rewritten as a PRP for only the current policy term.

When the risk has been rated with other than B, C, or X Zone rates, but is later found to be in a B, C, or X Zone and eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$30,000 Coverage
Emergency Program Community	2.77	2.92	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	2.77 / 1.39	2.92 / 1.39	75.00
V Zones - All building & occupancy types	4.31 / 4.31	4.05 / 4.05	75.00
A99 Zone, AR, AR Dual Zones	.74 / .44	.98 / .39	6.00

- NOTES:**
- (1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
 - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.
 - (3) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
 - (4) MPPP policies are not eligible for Community Rating System premium discounts.

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program's Mortgage Portfolio Protection Program.

A. General

1. All mortgagors notified, in conjunction with this Program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their local agent.
2. When a mortgagee or a mortgage servicing company discovers, at any time following loan origination, that one or more of the loans in its portfolio is determined to be located in a Special Flood Hazard Area (SFHA), and that there is no evidence of flood insurance on such property(ies), then the MPPP may be used by such lender/servicer to obtain (force place) the required flood insurance coverage. The MPPP process can be accomplished with limited underwriting information and with special flat flood insurance rates.
3. In the event of a loss, the policy will have to be reformed if the wrong rate has been applied for the zone in which the property is located. Also, the amount of coverage may have to be changed if the building occupancy does not support that amount.
4. It will be the WYO company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those

limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III—Fees

With the implementation of the MPPP, there is no change in the method of WYO company allowance from that which is provided in the Financial Assistance/Subsidy Arrangement for all flood insurance written.

C. Use of WYO Company Fees for Lenders/Servicers or Others

1. No portion of the allowance that a WYO company retains under the WYO Financial Assistance/Subsidy Arrangement for the MPPP may be used to pay, reimburse or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO company may work with to assist in its flood insurance compliance efforts.
2. The only exception to this is a situation where the lender/servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent on their staff or through a licensed insurance agency owned by the institution or servicing company.

D. Notification

1. WYO Company/Mortgagee— Any WYO company participating in the MPPP must notify the lender or servicer, for which it is providing the MPPP capability, of the requirements of the MPPP. The WYO company must obtain signed evidence from each such lender or servicer indicating their receipt

IV. ENDORSEMENT RATING EXAMPLES

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EXAMPLE 1

INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2006-2007
- Pre-FIRM, X-Zone, with basement
- Present coverage:
Building \$75,000/Contents \$30,000
- Premium at policy inception was \$232.
- Rates in effect on the effective date of the policy are to be used in calculating the premiums.
- The difference between these two premiums is \$99.
- Prorate the difference using the pro rata factor below:

Time period is June 2, 2007,
to October 15, 2007
Number of days is 135
Pro rata factor is .370
- Endorsement effective date is June 2, 2007.
- Coverages added are \$125,000 on the building and \$50,000 on the contents for a total of \$200,000 on the building and \$80,000 on the contents.

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED – DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	75,000	—	232	125,000	—	331	331	
BUILDING ADDITIONAL							—	
CONTENTS BASIC	30,000			50,000			—	
CONTENTS ADDITIONAL							—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		331	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	331
		200,000			80,000	ICC PREMIUM	—	
				SUBTOTAL			331	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. 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.				CRS PREMIUM DISCOUNT ____%			—	
				SUBTOTAL			331	
				PREMIUM PREVIOUSLY PAID			232	
						(Excludes Probation Surcharge/ Federal Policy Fee)		
				DIFFERENCE		<u> + </u> (+/-)	+99	
PRO RATA FACTOR			.370					
TOTAL		(+/-)	+37					
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)				

EXAMPLE 2

INCREASING COVERAGE, PROGRAM CONVERSION

- Policy term is January 15, 2007-2008
- Single family dwelling, no basement, Pre-FIRM
- Present coverage: Building \$35,000/
Contents \$10,000
- Policy conversion date from Emergency to Regular Program: July 15, 2007
- Building located in an A99 Zone
- Premium rates are: Building .64/.17, Contents .99/.30.
- Endorsement effective date is August 14, 2007. (The Emergency Program premiums that already exist on this policy are earned for the remainder of the policy term; they are not refundable.)
- The coverages being added are \$50,000 on the building and \$15,000 on the contents for a total of \$85,000 on the building and \$25,000 on the contents; and \$30,000 coverage for ICC.
- To increase coverage, complete Sections A and B. Section A is for current coverage, Section B should show only the amounts of the increases.
- \$15,000 of the \$50,000 coverage to be added on the building must be calculated in the "Amount" column

under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.

- \$10,000 of the \$15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Sections A and B premiums to obtain the New Premium Subtotals.
- Add the ICC premium, which was not paid in the Emergency Program.
- The Premium Previously Paid is \$362 (excluding ICC/Probation Surcharge/Federal Policy Fee).
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (additional/return premium).
- Prorate the Difference

Time period is August 14, 2007,
to January 15, 2008
Number of days is 154
Pro rata factor is .422

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED – DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS			
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM				
BUILDING BASIC	35,000	.76	266	15,000	.64	96	362			
BUILDING ADDITIONAL				35,000	.17	60	60			
CONTENTS BASIC	10,000	.96	96	10,000	.99	99	195			
CONTENTS ADDITIONAL				5,000	.30	15	15			
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		SUBTOTAL		632		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL		632		
50,000	35,000	85,000	20,000	5,000	25,000	ICC PREMIUM		6		
SUBTOTAL								638		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. 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.								CRS PREMIUM DISCOUNT _____%		—
SUBTOTAL								638		
PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>								362		
DIFFERENCE + (+/-)								+276		
PRO RATA FACTOR								.422		
TOTAL (+/-)								+116		
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)				

EXAMPLE 3

INCREASING COVERAGE

- Policy term is December 12, 2006-2007
- Single family dwelling, no basement
- Pre-FIRM Building
- Building located in Zone C
- Present coverage: Building \$35,000/ Contents \$10,000
- Endorsement is effective on May 1, 2007, to add additional coverage of \$65,000 on the building and \$15,000 on the contents for a total of \$100,000 building coverage and \$25,000 contents coverage.
- Premium rates are: Building .64/.17, Contents .99/.30.
- To increase coverage, complete Sections A and B. Section A is for current coverage. Section B should show the amount of the coverage increase only.
- \$15,000 of the \$50,000 coverage to be added on the building must be calculated in the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- \$10,000 of the \$15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$329 (excluding Probation Surcharge/Federal Policy Fee) which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is May 1, 2007,
to December 12, 2007
Number of days is 225
Pro rata factor is .616

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	35,000	.64	224	15,000	.64	96	320	
BUILDING ADDITIONAL				50,000	.17	85	85	
CONTENTS BASIC	10,000	.99	99	10,000	.99	99	198	
CONTENTS ADDITIONAL				5,000	.30	15	15	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		618	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	618
50,000	50,000	100,000	20,000	5,000	25,000	ICC PREMIUM	6	
				SUBTOTAL			624	
				CRS PREMIUM DISCOUNT _____%			—	
				SUBTOTAL			624	
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>			329	
				DIFFERENCE <u> + </u> (+/-)			+295	
				PRO RATA FACTOR			.616	
				TOTAL (+/-)			+182	
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)		

EXAMPLE 4

INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is July 15, 2006-2007
- Single family dwelling, Regular Program
- One floor, no basement
- Current policy limits: Building \$30,000 Contents \$8,000
- Building located in an AE Zone, Post-FIRM
- Premium rates are: Building 1.19, Contents 1.10
- Post-FIRM construction with a 0 elevation difference
- Endorsement effective date is May 15, 2007
- The coverages being added are \$15,000 on the building and \$7,000 on contents for a total of \$45,000 building coverage and \$15,000 contents coverage.
- A rate increase takes effect on May 1, 2007.
- Rates in effect on the effective date of the policy are to be used.
- In Section A, enter the basic limits and rates for building and contents in effect at the beginning of the policy term.
- In Section B, enter the \$15,000 basic building amount, and the applicable rate (1.19). (See page END 1, "Additional Coverage or Increase in Amount of Insurance." Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)
- In Section B, enter the \$7,000 basic contents amount and the applicable rate (1.10).
- Add Sections A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$418 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is May 15, 2007,
to July 15, 2007
Number of days is 61
Pro rata factor is .167

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	30,000	1.08	324	15,000	1.19	179	503		
BUILDING ADDITIONAL									
CONTENTS BASIC	8,000	1.10	88	7,000	1.10	77	165		
CONTENTS ADDITIONAL									
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		668		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		668
45,000	0	45,000	15,000	0	15,000	ICC PREMIUM		6	
				SUBTOTAL		674			
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. 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.				CRS PREMIUM DISCOUNT ____%		—			
				SUBTOTAL		674			
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		418			
				DIFFERENCE ± (+/-)		+256			
				PRO RATA FACTOR		.167			
TOTAL		(+/-)		+43					
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)			

EXAMPLE 5

REMOVING CONTENTS

- Policy term is May 20, 2006-2007
- Non-residential structure
- Emergency Program
- Policy limits: Building \$100,000/Contents \$100,000
- Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates for building and contents are .83/1.62.
- Removal date and effective date of change is January 14, 2007.
- Enter the current building and contents coverages in Section A and the current rates (.83/1.62).
- Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$2,450 (excluding Probation Surcharge/Federal Policy Fee), which is the total current premium from Section A.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is January 14, 2007,
to May 20, 2007
Number of days is 126
Pro rata factor is .345

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	100,000	.83	830	0			830		
BUILDING ADDITIONAL									
CONTENTS BASIC	100,000	1.62	1,620	-100,000	1.62	-1,620	0		
CONTENTS ADDITIONAL									
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		830		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—		
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	830	
—	—	100,000	—	—	0	ICC PREMIUM	—		
						SUBTOTAL	830		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. 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.						CRS PREMIUM DISCOUNT ____%	—		
								SUBTOTAL	830
								PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>	2,450
								DIFFERENCE - (+/-)	-1,620
						PRO RATA FACTOR	.345		
						TOTAL (+/-)	-559		
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)					

EXAMPLE 6

REDUCING BUILDING COVERAGE

- Policy term is September 1, 2006-2007
- Single family dwelling, with basement
- Regular Program, Zone B, Post-FIRM
- Policy limits: Building \$150,000/Contents \$0
- A wing of the building was destroyed by fire on July 1, 2006, and the building was repaired without the wing, reducing the value of the dwelling to \$100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .73/.24.
- Endorsement effective date is July 1, 2007.
- In Section A, enter the basic building amount (\$50,000) and the applicable rate (.73).
- In Section B, enter the new additional building amount at the same rate of .24.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$611 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Add ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is July 1, 2007,
to September 1, 2007
Number of days is 62
Pro rata factor is .170

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE					SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT		RATE	PREMIUM		AMOUNT	RATE	PREMIUM	
BUILDING BASIC	50,000		.73	365		0			365
BUILDING ADDITIONAL	100,000		.24	240		-50,000	.24	-120	120
CONTENTS BASIC									—
CONTENTS ADDITIONAL									—
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		485
BUILDING COVERAGE			CONTENTS COVERAGE				DEDUCT. DISCOUNT/SURCHARGE		—
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		SUBTOTAL		485
50,000	50,000	100,000					ICC PREMIUM		6
						SUBTOTAL		491	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. 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 INSURED AND DATE SIGNATURE OF INSURANCE AGENT/BROKER DATE (MMDDYY)						CRS PREMIUM DISCOUNT ____%		—	
						SUBTOTAL		491	
						PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		611	
						DIFFERENCE - (+/-)		-120	
						PRO RATA FACTOR		.170	
TOTAL		-20							

EXAMPLE 7

INCREASING DEDUCTIBLE

- Policy term is January 15, 2007-2008
- Single family dwelling
- Emergency Program (Pre-FIRM)
- Current policy limits: Building \$35,000/Contents \$10,000
- Policy deductible: \$1,000/\$1,000
- Insured requests to increase deductible to \$4,000/\$2,000 (.825), effective June 15, 2006. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building: .76, Contents .96.
- Enter the current building and contents coverage in Section A, and enter the applicable rates.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$362 (excluding ICC*, and Probation Surcharge/Federal Policy Fee), which is the total current annual premium from Section A.
- Calculate the Deductible Discount amount and enter that amount in the block marked Difference.
- Prorate the Difference

Time period is June 15, 2007,
to January 15, 2008
Number of days is 214
Pro rata factor is .586

*ICC-N/A in Emergency Program

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS			
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM				
BUILDING BASIC	35,000	.76	266	0			266			
BUILDING ADDITIONAL							—			
CONTENTS BASIC	10,000	.96	96	0			96			
CONTENTS ADDITIONAL							—			
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		362			
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		-63		
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		299	
						ICC PREMIUM		N/A		
						SUBTOTAL		299		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. 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.				CRS PREMIUM DISCOUNT _____%		SUBTOTAL		299		
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		DIFFERENCE		362	— (+/-)	-63
				PRO RATA FACTOR		TOTAL		.586	(+/-)	-37
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)					

CLAIMS

I. INSURED'S RESPONSIBILITIES

A. Filing a Claim

In the event of loss, the insured is required to:

- Give written notice of loss to the National Flood Insurance Program (NFIP) or the applicable WYO Company, as soon as practicable, using the NFIP Notice of Loss form or similar form;
- Exhibit all remains of the property, as required;
- If requested, submit to an examination under oath, as required;
- Provide evidence and documentation to substantiate the loss, as required; and
- File a Proof of Loss within 60 days of the loss, unless this requirement is waived by the Federal Emergency Management Agency (FEMA).

The NFIP has a standard Proof of Loss form which the adjuster assigned to the loss may provide and assist the insured in completing. However, independent adjusters do not have the authority either to approve or to deny claims. Adjusters' recommendations for payment or denial are not binding on the NFIP or the WYO Company and are subject to approval and correction by the NFIP or the WYO Company staff.

The Proof of Loss form may be waived on claims for less than \$7,500. In this case, the insured will be required to sign the NFIP Final Report form, which summarizes the loss and claim figures.

B. Appealing a Claim

Any insured who is dissatisfied with a claim settlement offered by the NFIP or the WYO Company should follow the procedures below, excerpted from the NFIP *Flood Insurance Claims Handbook*.

Addressing Questions About Your Insurance Claim

The NFIP provides you with a process to appeal decisions regarding your flood insurance claim. This process will help you resolve claim issues, but it cannot give you added coverage or claim limits beyond those in your NFIP policy.

In filing and completing your insurance claim, you may have questions, or need further explanations of decisions that have been made, especially with regard to coverage, dollar amount of damages, or your Proof of Loss.

FOUR STEPS TO APPEALING YOUR CLAIM

Step 1

Talk with your adjuster, who has more knowledge about your claim than anyone. If you don't understand certain decisions regarding, for example, application of coverage, timing of the filing of Proof of Loss, or the damage estimate, contact your adjuster first.

Step 2

If you are not satisfied with the adjuster's answers, or do not agree with decisions, get contact information for the adjuster's supervisor.

Step 3

If the adjuster's supervisor can't resolve your issues, contact the insurance company's claim representative. Ask your insurance agent or your insurance company representative for assistance. Please refer to your flood policy for more information on appeals. See Paragraph R of the General Conditions Section.

Step 4

If you still have questions or concerns after following steps one through three, contact the Federal Emergency Management Agency (FEMA).

Write to:

Federal Emergency Management Agency
Federal Insurance Administrator
Mitigation Division—Risk Insurance Branch
500 C Street, S.W.
Washington, DC 20472

This letter should be written by the Named Insured (as it appears on your NFIP policy) or by a legal representative, if necessary. The representative should clearly identify his/her relationship to the Named Insured. (For example, a son or daughter could be handling a claim for an elderly parent.)

A legal representative may be asked to provide authorization from the Named Insured or other legal documents verifying the relationship.

Your letter of appeal must be submitted to FEMA within 60 days from the date of the denial letter that you receive from your flood insurer.

WHAT TO INCLUDE *IN* YOUR LETTER

The following six items should be in your letter to FEMA in order to address your questions. (If for some reason, your policy is not available, your insurance agent can provide details for the first three items.)

1. The Policy Number, as shown on your NFIP policy's Declarations Page.
2. The policyholder's name, as shown as the Named Insured on the Declarations Page.
3. The property address, as shown on the Declarations Page. (Not your mailing address, if it is different from the property address.)
4. How you can be contacted, if you are out of your home.
5. The details of your concern. (Please be as complete as possible.)
6. The dates of contact and contact details for the persons with whom you have spoken in steps one through three on the previous page.

WHAT TO INCLUDE *WITH* YOUR LETTER

Enclose documentation of everything that supports your appeal.

- Provide a copy of the insurer's written denial, in whole or in part, of the claim;
- Identify relevant policy and claim information and state the basis for the appeal; and
- Submit relevant documentation to support the appeal, but only documentation that directly pertains to your claim.

The following are examples of the kinds of documentation that FEMA will require:

- A copy of the Proof of Loss submitted to the insurer, as required in the policy
- Room-by-room itemized estimates from the adjuster (include contractors' estimates), detailing unit costs and quantities for the items needing repair or replacement
- Replacement cost Proofs of Loss
- Adjuster's Preliminary Report
- Adjuster's Final Report

- Detailed damaged personal property inventories that include the approximate ages of the items
- Completed Mobile Home Worksheet
- Mobile home title, including salvage title
- Real estate appraisals that exclude land values
- Advance payment information
- Clear photographs (exterior and interior) confirming damage that resulted from direct physical loss by or from flood
- Proof that prior flood damage has been repaired
- Evidence of insurance and policy information, i.e., Declarations Page
- Elevation Certificate, if the building is elevated
- The community's determination concerning substantial damage
- Information regarding substantial improvement
- Zone determinations
- Pre-loss and post-loss inventories
- Financial statements
- Tax records, lease agreements, sales contracts, settlement papers, deed, etc.
- Emergency (911) address change information
- Salvage information (proceeds and sales)
- Condominium association by-laws
- Proof of other insurance, including homeowners or wind policies, and any claim information submitted to the other companies
- Waiver, Letter of Map Revision (LOMR), or Letter of Map Amendment (LOMA) information
- Paid receipts and invoices including cancelled checks that support an insured's out-of-pocket expenses pertaining to the claim
- Underwriting decisions
- Architectural plans and drawings
- Death certificates
- Last Will and Testament
- Divorce decree
- Power of attorney
- Current lienholder information
- Current loss payee information
- Paid receipts and invoices documenting damaged stock
- Detailed engineering reports specifically addressing flood-related damage and pre-existing damage
- Engineering surveys
- Market values
- Documentation of Flood Insurance Rate Map (FIRM) dates

- Documentation reflecting date(s) of construction and substantial improvement
- Loan documents including closings
- Evidence of insurability as a Residential Condominium Association
- Franchise agreements
- Letters of representation, i.e., attorneys and public adjusters
- Any assignment of interest in a claim
- And, any other pertinent information that FEMA may request in processing a claim.

A re-inspection of your property may be conducted at the discretion of FEMA to gather more information.

A request by FEMA for additional information will include the date by which the information must be provided, which shall in no case be less than 14 calendar days. Failure to provide the requested information in full within 14 calendar days may result in dismissal of your appeal. FEMA will ensure that all information necessary to rule on the appeal has been provided prior to making an appeal decision.

LIMITATIONS ON APPEALS

The appeals process is intended to resolve claim issues and is not intended to grant coverage or limits that are not provided by the Standard Flood Insurance Policy (SFIP). Filing an appeal does not waive any of the requirements for perfecting a claim under the SFIP or extend any of the time limitations set forth in the SFIP.

1. Disputes that are or have been subject to appraisal as provided for in the SFIP cannot be appealed.
2. If you file an appeal on any issue, that issue is no longer subject to resolution by appraisal or other pre-litigation remedies.
3. If you file suit against an insurer on the flood insurance claim issue, you are prohibited from filing an appeal. All appeals submitted for decision but not resolved shall be terminated upon notice of the commencement of litigation regarding the claim.

APPEALS RESOLUTION

FEMA will review the appeal documents, including any reinspection report, if appropriate. FEMA will provide specific information on what grounds the claim was initially denied.

FEMA will provide an appeal decision in writing to the policyholder and insurer within 90 days from the date that all information has been submitted by the policyholder and will include specific information for the resolution of the appeal. No further administrative review will be provided to the insured.

If you do not agree with the final decision, please refer to your flood insurance policy. See the "GENERAL CONDITIONS" Section, Paragraph R. "Suit Against Us." The 1-year period to file suit commences with the written denial from the insurer and is not extended by the appeals process.

II. PRODUCER'S RESPONSIBILITIES

Producers may assign any NFIP Direct claim to an NFIP-approved independent adjuster except:

- When, in major flooding disasters, the Flood Insurance Claims Office (FICO) makes all assignments.
- When an Adjuster Control Office is established.
- When a Claims Coordinating Office (CCO) is established.

Failure to indicate the assigned adjuster on the loss notice, or assignment of an adjuster who is not authorized by the NFIP, will delay the adjustment process and may result in duplicate adjuster assignments.

When it appears that a situation is serious enough that a FICO may be necessary, the NFIP will notify producers and producer trade associations in the affected area (using the broadcast media and press releases) as soon as possible to hold their loss notices unassigned until further instructions are received.

In the case of a WYO Company claim, the WYO Company's producer will follow the established procedures when assigning an adjuster.

III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION

A. Schedule and Notification

FEMA and various Coastal Plans will determine whether a catastrophe event will necessitate a Single Adjuster Program (SAP) response. The National Weather Service declaration of a tropical

storm or hurricane event will begin the watch for possible single adjuster response. When the storm is 48 hours from landfall, this will initiate FEMA's approval of the SAP response.

During that time, the NFIP Bureau and Statistical Agent's General Adjusters will be deployed to strategic areas close to where the storm is predicted to strike. At landfall, they will be able to immediately assess the damage impact from the storm. No later than 24 hours after landfall, the WYO Companies will be advised by telephone, fax, or e-mail through their designated Single Adjuster Liaison, as to the areas and state(s) that will be activated. At that point, the WYO Companies will be asked to immediately notify their agents of the SAP procedures in reporting the claims.

The NFIP Bureau and Statistical Agent will notify the WYO Companies by telephone, fax, or e-mail to have their agency staff submit all flood losses that are reasonably believed to involve wind and flood damage to the State Coastal Plans (i.e., Windpool, Fairplan, Beachplan).

The NFIP will notify all SAP Liaisons of the Claims Coordinating Office's (CCO) location, telephone number, fax number, and address, if the CCO does not co-locate with the State Coastal Plans.

When the CCO is operational, the WYO companies will be notified of all assigned claims. Notice of losses reflecting the assigned adjusting firms will be faxed each day. Once the assignment is made and communicated to each company, the WYO Company will manage its own loss adjustment. However, the Catastrophe CCO will ensure that the adjuster receives a copy of the loss assignments, the name of the WYO Company, and the SAP Liaison telephone number.

B. Training

The NFIP Bureau and Statistical Agent Claims Coordinator and FEMA will annually conduct coordination training sessions, both pre- and post-event, in conjunction with the State Coastal Plans, adjusters, state and local officials, and insurers to train all participants. These training sessions will include regional issues, the State Coastal Plans' procedures, confirmation of coverages for SAP losses, closed without payment (CWOP) procedures, adjuster resources, and duplicate assignments, etc.

The NFIP Bureau and Statistical Agent will continue to provide training for specific problems

and situations that may arise during a catastrophe event. FEMA suggests that within the first 48 hours, or whenever applicable, an adjuster briefing should be conducted for all SAP adjusters and adjusting firms to ensure that they understand program procedures.

Guidelines contained in the NFIP *Adjuster Claims Manual* provide details to address particular claims issues. The manual can be accessed at <http://www.fema.gov/business/nfip/claimsadj.shtm> under "Information for Claims Adjusters."

C. Producer Responsibilities

1. When directed by FEMA, the producer will have no authority to assign any losses involving a flood policy when there is a reasonable belief that there is flood and wind damage, and will report the losses on the *combined Wind/Flood* loss notice to the Stationary CCO, with wind coverage information.
2. NFIP/WYO insurers insuring both the flood and the wind loss should not report the combined loss to the CCO, but will assign their own single adjuster.
3. The producers will report their flood losses via fax to the established CCO, along with wind coverage information in every instance except those mentioned above. In all cases the producer should send a copy of the loss notice to the insurer.
4. All separate wind losses insured by a WYO company where a flood policy exists will be reported to the CCO for assignment to qualified adjusting firms at the CCO.
5. Upon loss assignment, the insurer will be advised of the assigned adjusting firm by modem transfer, fax, or mail.
6. These procedures relate to assignment of claims only. Insurers may perform other procedures in accordance with their standard business practices.

IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS

The producer should become familiar with the ICC aspects of the flood program. He/she can do this by attending an NFIP ICC workshop or reading the NFIP literature distributed by FEMA. Information concerning ICC claims may be obtained from your WYO company or NFIP Direct.

2. Replacement Cost Loss Settlement

The following loss settlement conditions apply to a single-family **dwelling** described in **V.1.a.** above:

- a. We will pay to repair or replace the damaged **dwelling** after application of the deductible and without deduction for depreciation, but not more than the least of the following amounts:
 - (1) The **building** limit of liability shown on your **Declarations Page**;
 - (2) The replacement cost of that part of the **dwelling** damaged, with materials of like kind and quality, and for like use; or
 - (3) The necessary amount actually spent to repair or replace the damaged part of the **dwelling** for like use.
- b. If the **dwelling** is rebuilt at a new location, the cost described above is limited to the cost that would have been incurred if the **dwelling** had been rebuilt at its former location.
- c. When the full cost of repair or replacement is more than \$1,000 or more than 5 percent of the whole amount of insurance that applies to the **dwelling**, we will not be liable for any loss under **V.2.a.** above or **V.4.a.(2)** below unless and until actual repair or replacement is completed.
- d. You may disregard the replacement cost conditions above and make claim under this **policy** for loss to **dwellings** on an **actual cash value** basis. You may then make claim for any additional liability according to **V.2.a., b.,** and **c.** above, provided you notify us of your intent to do so within 180 days after the date of loss.
- e. If the community in which your **dwelling** is located has been converted from the **Emergency Program** to the **Regular Program** during the current **policy** term, then we will consider the maximum amount of available **NFIP** insurance to be the amount that was available at the beginning of the current **policy** term.

3. Special Loss Settlement

- a. The following loss settlement conditions apply to a single-family **dwelling** that:
 - (1) Is a manufactured or mobile home or a travel trailer, as defined in **II.B.6.b.** and **II.B.6.c.**;
 - (2) Is at least 16 feet wide when fully assembled and has an area of at least 600 square feet within its perimeter walls when fully assembled; and

(3) Is your principal residence, as specified in **V.1.a.(1)** above.

- b. If such a **dwelling** is totally destroyed or damaged to such an extent that, in our judgment, it is not economically feasible to repair, at least to its predamage condition, we will, at our discretion, pay the least of the following amounts:

(1) The lesser of the replacement cost of the **dwelling** or 1.5 times the **actual cash value**, or

(2) The **building** limit of liability shown on your **Declarations Page**.

- c. If such a **dwelling** is partially damaged and, in our judgment, it is economically feasible to repair it to its predamage condition, we will settle the loss according to the Replacement Cost conditions in paragraph **V.2.** above.

4. Actual Cash Value Loss Settlement

The types of property noted below are subject to **actual cash value** [or in the case of **V.4.a.(2)** below, proportional] loss settlement.

- a. A **dwelling**, at the time of loss, when the amount of insurance on the **dwelling** is both less than 80 percent of its full replacement cost immediately before the loss and less than the maximum amount of insurance available under the **NFIP**. In that case, we will pay the greater of the following amounts, but not more than the amount of insurance that applies to that **dwelling**:

(1) The **actual cash value**, as defined in **II.B.2.**, of the damaged part of the **dwelling**; or

(2) A proportion of the cost to repair or replace the damaged part of the **dwelling**, without deduction for physical depreciation and after application of the deductible.

This proportion is determined as follows: If 80 percent of the full replacement cost of the **dwelling** is less than the maximum amount of insurance available under the **NFIP**, then the proportion is determined by dividing the actual amount of insurance on the **dwelling** by the amount of insurance that represents 80 percent of its full replacement cost. But if 80 percent of the full replacement cost of the **dwelling** is greater than the maximum amount of insurance available under the **NFIP**, then the proportion is determined by dividing the actual amount of insurance on the **dwelling** by the maximum amount of insurance available under the **NFIP**.

- b. A two-, three-, or four-family **dwelling**.

- c. A **unit** that is not used exclusively for single-family **dwelling** purposes.

- d. Detached garages.
- e. Personal property.
- f. Appliances, carpets, and carpet pads.
- g. Outdoor awnings, outdoor antennas or aerials of any type, and other outdoor equipment.
- h. Any property covered under this **policy** that is abandoned after a loss and remains as debris anywhere on the **described location**.
- i. A **dwelling** that is not your principal residence.

- a. Footings, foundations, piers, or any other structures or devices that are below the undersurface of the lowest basement floor and support all or part of the **dwelling**;
- b. Those supports listed in **V.5.a.** above that are below the surface of the ground inside the foundation walls if there is no basement; and
- c. Excavations and underground flues, pipes, wiring, and drains.

The Coverage **D** - Increased Cost of Compliance limit of liability is not included in the determination of the amount of insurance required.

5. Amount of Insurance Required

To determine the amount of insurance required for a **dwelling** immediately before the loss, do not include the value of:

VIII. LIBERALIZATION CLAUSE

If we make a change that broadens your coverage under this edition of our **policy**, but does not require any additional premium, then that change will automatically apply to your insurance as of the date we implement the

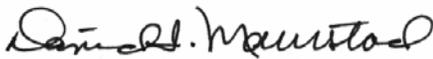
change, provided that this implementation date falls within 60 days before, or during, the **policy** term stated on the **Declarations Page**.

IX. WHAT LAW GOVERNS

This **policy** and all disputes arising from the handling of any claim under the **policy** are governed exclusively by the flood insurance regulations issued by FEMA, the

National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001, et seq.), and Federal common law.

IN WITNESS WHEREOF, we have signed this **policy** below and hereby enter into this Insurance Agreement.



David I. Maurstad
 Federal Insurance Administrator
 National Flood Insurance Program
 Mitigation Division

VIII. LIBERALIZATION CLAUSE

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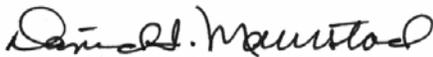
change, provided that this implementation date falls within 60 days before, or during, the **policy** term stated on the **Declarations Page**.

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David I. Maurstad
Federal Insurance Administrator
National Flood Insurance Program
Mitigation Division

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative or call the NFIP toll-free at 1-800-638-6620 or on the TDD line at 1-800-447-9487.

Know your insurance representative's name and telephone number. List them here for fast reference:

Insurance Representative _____

Representative's Phone Number _____

- Notify us or your insurance representative, in writing, as soon as possible after the flood.
- If you report to your insurance representative, remind him or her to assign the claim to an NFIP-approved claims adjuster. The NFIP pays for the services of the independent claims adjuster assigned to your claim.
- Determine the independent claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- Discuss with the claims adjuster any need you may have for an advance or partial payment for your loss.
- To help the claims adjuster, try to take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies), if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments on the basis of your proof of loss. This policy requires you to send us detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property. You must sign the adjuster's report. At our option, we may require you to swear to the report.

F-123 (10/04)

circumstances will be adjusted according to the terms and conditions of the earlier **policy**. The **policy** with the later effective date will be canceled.

V. Loss Settlement

1. Introduction

This **policy** provides three methods of settling losses: Replacement Cost, Special Loss Settlement, and **Actual Cash Value**. Each method is used for a different type of property, as explained in **a.-c.** below.

- a. Replacement Cost loss settlement, described in **V.2.** below, applies to **buildings** other than manufactured homes or travel trailers.
- b. Special loss settlement, described in **V.3.** below, applies to a **residential condominium building** that is a travel trailer or a manufactured home.
- c. **Actual Cash Value** loss settlement applies to all other property covered under this **policy**, as outlined in **V.4.** below.

2. Replacement Cost Loss Settlement

- a. We will pay to repair or replace a damaged or destroyed **building**, after application of the deductible and without deduction for depreciation, but not more than the least of the following amounts:
 - (1) The amount of insurance in this **policy** that applies to the **building**;
 - (2) The replacement cost of that part of the **building** damaged, with materials of like kind and quality, and for like occupancy and use; or
 - (3) The necessary amount actually spent to repair or replace the damaged part of the **building** for like occupancy and use.
- b. We will not be liable for any loss on a Replacement Cost Coverage basis unless and until actual repair or replacement of the damaged **building** or parts thereof is completed.
- c. If a **building** is rebuilt at a location other than the **described location**, we will pay no more than it would have cost to repair or rebuild at the **described location**, subject to all other terms of Replacement Cost loss settlement.

3. Special Loss Settlement

- a. The following loss settlement conditions apply to a **residential condominium building** that is:

- (1) A manufactured home or a travel trailer, as defined in **II.B.6.b.** and **c.**; and
- (2) At least 16 feet wide when fully assembled and has an area of at least 600 square feet within its perimeter walls when fully assembled.

- b. If such a **building** is totally destroyed or damaged to such an extent that, in our judgment, it is not economically feasible to repair, at least to its predamage condition, we will, at our discretion, pay the least of the following amounts:

- (1) The lesser of the replacement cost of the manufactured home or travel trailer or 1.5 times the **actual cash value**; or
- (2) The **building** limit of liability shown on your **Declarations Page**.

- c. If such a manufactured home or travel trailer is partially damaged and, in our judgment, it is economically feasible to repair it to its predamage condition, we will settle the loss according to the Replacement Cost loss settlement conditions in **V.2.** above.

4. Actual Cash Value Loss Settlement

- a. The types of property noted below are subject to **Actual Cash Value** loss settlement.
 - (1) Personal property;
 - (2) Insured property abandoned after a loss and that remains as debris at the **described location**;
 - (3) Outside antennas and aerials, awnings, and other outdoor equipment;
 - (4) Carpeting and pads;
 - (5) Appliances; and
 - (6) A manufactured or mobile home or a travel trailer as defined in **II.B.6.b.** or **c.** that does not meet the condition for Special Loss Settlement in **V.3.** above.
- b. We will pay the least of the following amounts:
 - (1) The applicable amount of insurance under this **policy**;
 - (2) The **actual cash value** (as defined in **II.B.2.**); or
 - (3) The amount it would cost to repair or replace the property with material of like kind and quality within a reasonable time after the loss.

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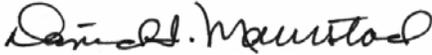
change, provided that this implementation date falls within 60 days before, or during, the **policy** term stated on the **Declarations Page**.

X. WHAT LAW GOVERNS

This **policy** and all disputes arising from the handling of any claim under the **policy** are governed exclusively by the flood insurance regulations issued by FEMA, the

National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001, et seq.), and Federal common law.

IN WITNESS WHEREOF, we have signed this **policy** below and hereby enter into this Insurance Agreement.



David I. Maurstad
Federal Insurance Administrator
National Flood Insurance Program
Mitigation Division

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FEMA

MAP SERVICE CENTER ORDER FORM

**For Flood Maps, Flood Insurance Studies,
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Order online at: <http://msc.fema.gov>

Business Type: Please check the title that corresponds with your business type.

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|---|--|--|--|
| <input type="checkbox"/> A1 - FEMA | <input type="checkbox"/> B - Appraiser | <input type="checkbox"/> I - WYO | <input type="checkbox"/> Z2 - Title Co. |
| <input type="checkbox"/> A2 - FEMA Contractor | <input type="checkbox"/> C - Insurance | <input type="checkbox"/> J - Real Estate | <input type="checkbox"/> Z3 - Law Firm/Settlement Co. |
| <input type="checkbox"/> A3 - Federal Government | <input type="checkbox"/> D - Individual | <input type="checkbox"/> K - Builder/Developer | <input type="checkbox"/> Z4 - Architectural Firm |
| <input type="checkbox"/> A4 - State Government | <input type="checkbox"/> F - Engineer | <input type="checkbox"/> L - Surveyor | <input type="checkbox"/> Z5 - Consulting Firm |
| <input type="checkbox"/> A5 - Local Government | <input type="checkbox"/> G - Lender | <input type="checkbox"/> Z1 - Flood Determination | <input type="checkbox"/> Z6 - Other: _____ |

Name: _____ Map Service Center Account #: _____
 Organization: _____
 Street Address: _____
 City: _____ State: _____ Zip: _____
 Telephone Number: (____) _____ Fax Number: (____) _____

Paper Flood Maps/Conversion Letters: Each index, map panel and conversion letter cost \$3.00. Shipping costs are \$0.37 per item for the first 10 items plus \$0.04 for additional items.

Community ID No.	Community, County/State	Qty	Price/Panel	Cost
_____	_____	_____	X \$3.00 =	_____
_____	_____	_____	X \$3.00 =	_____

Digital Flood Maps on CD-ROM: Each map panel cost \$3.00. Shipping costs are \$1.50 for the first four (4) CD-ROMs plus \$0.25 for additional CD-ROMs.

Community ID No.	Community, County/State	Qty	Price/Panel	Cost
_____	_____	_____	X \$3.00 =	_____
_____	_____	_____	X \$3.00 =	_____

Paper Flood Insurance Studies (FIS)/Floodway Maps: Each FIS cost \$6.00 per study volume plus an additional \$3.00 for each floodway map. FIS are available as sets only. Shipping costs are \$4.50 for the first FIS plus \$0.45 for each additional FIS.

Community ID No.	Community, County/State	Qty	Price/Panel	Cost
_____	_____	_____	_____ =	_____
_____	_____	_____	_____ =	_____

Digital Flood Insurance Studies (FIS)/Floodway Maps on CD-ROM: \$6.00 per study plus \$3.00 per floodway. Shipping costs are \$1.50 for the first four (4) CD-ROMs plus \$0.25 for additional CD-ROMs.

Community ID No.	Community, County/State	Qty	Price/Panel	Cost
_____	_____	_____	_____ =	_____
_____	_____	_____	_____ =	_____

Q3 - Digitized Flood Data Information on CD-ROM: Each CD-ROM is \$50.00. Shipping costs are \$1.50 for the first four (4) CD-ROMs plus \$0.25 for additional CD-ROMs.

States	Qty	Price/CD	Cost
_____	_____	X \$50.00 =	_____

CBRA - Q3 CD-ROM: CD-ROMs are \$50.00 each or all five (5) CD-ROMs for \$200.00. Shipping costs are \$1.50 for the first four (4) CD-ROMs plus \$0.25 for additional CD-ROMs.

States	Qty	Price/CD	Cost
_____	_____	X \$50.00 =	_____

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G&S - Guidelines and Specifications or MHIP - Multi-Hazard Implementation Plan on CD-ROM: Each CD-ROM is \$2.60. Shipping costs are \$1.50 for the first four (4) CD-ROMs plus \$0.25 for additional CD-ROMs.

	Qty	Price/CD		Cost
Guidelines & Specifications	_____	X \$2.60	=	_____
Multi-Hazard Implementation Plan	_____	X \$2.60	=	_____

	Community ID No.	Qty	Price/CD		Cost
DFIRM on CD-ROM*:					
DFIRM Database	_____	_____	X \$10.00	=	_____
DFIRM w/Ortho	_____	_____	X \$10.00	=	_____

*Shipping costs are \$1.50 for the first four (4) CD-ROMs plus \$0.25 for additional CD-ROMs.

	Qty	Price/State		Cost
Flood Map Status Information Service (FMSIS):				
FMSIS One Time State One Issue*	_____	X \$13.00	=	_____
FMSIS One Time U.S. Issue*	_____	X \$38.00	=	_____
FMSIS Monthly State Subscription	_____	X \$148.00	=	_____
FMSIS Monthly U.S. Subscription	_____	X \$419.00	=	_____

*Shipping costs are \$1.50 for the first four (4) CD-ROMs plus \$0.25 for additional CD-ROMs.

	Qty	Price Per		Cost
NFIP Insurance Manual:				
Complete Manual (Paper)	_____	X \$25.00	=	_____
Complete Manual (CD-ROM)	_____	X \$25.00	=	_____
Producer's Edition	_____	X \$15.00	=	_____

	Qty	Sub Price		Cost
Letter of Map Change Subscription Service (LOMC):				
Single Subscription:	_____	X \$85.00	=	_____
Yearly Subscription:	_____	X \$2,000.00	=	_____

Shipping costs are included in the subscription cost.

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Order Sub Total:	=		=	_____
Shipping Cost:		\$		_____
Total Cost for Order:		\$		_____

Orders paid by check can be mailed to: FEMA/NFIP
 Map Service Center
 P.O. Box 1038
 Jessup, MD 20794-1038

All other orders can be faxed to: 1-800-358-9620

Payment Information:

- Check or money order payable to NFIP is enclosed for \$ _____
- Charge my deposit account number _____ \$ _____
- If paying by credit card, please provide a valid phone number and a Technical Service Representative will contact you shortly. Area Code () _____ - _____

(If you would like assistance in calculating the cost of your order or information about setting up a deposit account, call Customer Service at 1-800-358-9616.) All map sales are final - no refunds on material shipped.

Thank you for your order.

Revised September 2006

COASTAL BARRIER RESOURCES SYSTEM

The Coastal Barrier Resources Act (Pub. L. 97-348) and the Coastal Barrier Improvement Act of 1990 (Pub. L. 101-591) are federal laws that were enacted on October 18, 1982, and November 16, 1990, respectively. The legislation was implemented as part of a Department of the Interior (DOI) initiative to minimize loss of human life by discouraging development in high-risk areas, reduce wasteful expenditures of federal resources, and preserve the ecological integrity of areas Congress designates as a Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs). The laws provide this protection by prohibiting all federal expenditures or financial assistance, including flood insurance, for residential or commercial development in areas so identified.

The 1990 Act amends the 1982 Act by adding and deleting CBRS areas and by adding OPAs. As a result, revisions are made to the Flood Insurance Rate Maps (FIRMs) for the affected communities. Both of the laws provided 1-year grace periods for the NFIP to comply with the statutory requirements; October 1, 1983, for the 1982 Act and November 16, 1991, for the 1990 Act. The 1-year grace period for the 1990 Act applies only to the OPAs. New CBRS areas established by the 1990 Act have no grace period.

To determine if a building is eligible for flood insurance coverage, the producer should consult the list of communities where coastal barriers and/or OPAs have been identified. The list is included in this section. The community's map should **always** be reviewed to determine if the property to be insured is located in a designated CBRS area or an OPA.

A listing of map panels that have CBRS areas is available for review on the FEMA website at www.fema.gov/business/nfip/cbrs/cbrs.shtm. The website page is for information and notification purposes only. The website does not determine flood insurance eligibility or status in relation to a CBRS or an OPA; it merely indicates whether a particular Flood Insurance Rate Map (FIRM) panel contains a portion of the CBRS or an OPA. Further study of the FIRM and property location and/or the building's date of construction in relation to the CBRS designation date is necessary to determine whether a specific property is eligible for flood insurance.

Buildings may be eligible for flood insurance even if they are located within such areas. Eligibility depends upon which Act identified that community as having such areas.

Eligibility under the 1982 Act for a building in a CBRS area requires that:

- A legally valid building permit for the construction of the building was issued prior to October 1, 1983; and
- The building was built (walled and roofed) prior to October 1, 1983; and
- The building was not substantially improved or substantially damaged on or after October 1, 1983.

Eligibility under the 1990 Act for a building in a CBRS area or OPA requires that:

- For CBRS areas:
 - A legally valid building permit for the construction of the building was issued prior to November 16, 1990; and
 - The actual start of construction of the building was prior to November 16, 1990; and
 - The building was not substantially improved or substantially damaged on or after November 16, 1990.
- For OPAs:
 - A legally valid building permit for the construction of the building was issued prior to November 16, 1991; and
 - A building in an OPA was built (walled and roofed) no later than November 16, 1991; and
 - The building was not substantially improved or substantially damaged after November 16, 1991.
OR
 - The building is used in a manner consistent with the purpose for which the area is protected, regardless of the date of construction.

Eligibility under other CBRS amendments is based on the preceding rules applied to the date the insurance prohibition became effective.

When an application for flood insurance is submitted for buildings located in CBRS and/or OPA communities, the following types of documentation must be submitted as evidence of eligibility by the producer writing through the NFIP Direct:

- For buildings built on or after the date the insurance prohibition became effective, a legible copy of the current map panel indicating that the building is not in a CBRS area or OPA.
- For buildings in CBRS areas and OPAs
 - A legally valid building permit, or if the building permit was lost or destroyed, a written statement to this effect signed by the community official responsible for the building permits will be accepted in lieu of the building permit; and
 - A statement by a responsible community official that:
 1. The walls and roof of the building were in place (1982 Act) or the start of construction took place (1990 Act), before the date the insurance prohibition became effective, and
 2. The building was not substantially improved or substantially damaged on or after the date the insurance prohibition became effective.
 - Other forms of acceptable documentation include:
 1. First mortgage financing records
 2. Property tax records
 3. Electrical permit records
 4. On-site septic or sewer system records
 5. State Coastal Zone Management Agency records
 6. State Wetlands Program permit records

- For structures in OPAs only
 - Certification from the governmental body overseeing the area indicating that a building in an OPA is used in a manner consistent with the purpose for which the area is protected may be submitted in lieu of the above documentation.

If a producer writing through the NFIP Direct is uncertain whether a building is located in a CBRS area or an OPA, the following procedure should be used:

- Do not collect the premium.
- Mark the Application "Possible CBRS."
- Attach a legible copy of the map panel showing the community number, map suffix, and FIRM date. Mark the risk's location on the FIRM.
- Attach a copy of a plat survey or tax map.
- Provide a copy of a county or municipal street map that shows the area surrounding the property location and has the risk's location clearly marked. Also provide, if available, an aerial photograph that shows the property in question, a metes and bounds description of the location, and/or the latitude and longitude of the property.
- Provide a statement explaining the mechanism used to identify whether the property is located inside or outside the CBRS/OPA (e.g., contacted community's Tax Office).
- Mail all documentation listed above and a readable photocopy of the Application to the NFIP Servicing Agent, P.O. Box 29138, Shawnee Mission, KS 66201-9138.

An agent writing through a Write Your Own Company should contact that company for guidance.

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Worcester County (Uninc. Areas)	MD	240083	N	Y
Andrews Island	ME	230967	Y	N
Cape Elizabeth (Town)	ME	230043	Y	Y
Cranberry Isles (Town)	ME	230278	Y	N
Cumberland (Town)	ME	230162	Y	N
Cutler (Town)	ME	230310	Y	Y
Georgetown (Town)	ME	230209	N	Y
Harpwell (Town)	ME	230169	Y	N
Harrington (Town)	ME	230314	Y	N
Islesboro (Town)	ME	230256	Y	N
Jonesport (Town)	ME	230138	Y	N
Kennebunk (Town)	ME	230151	Y	N
Kittery (Town)	ME	230171	Y	N
Lubec (Town)	ME	230139	Y	N
Machiasport (Town)	ME	230141	Y	N
Milbridge (Town)	ME	230142	N	Y
Ogunquit (Town)	ME	230632	N	Y
Perry (Town)	ME	230319	Y	N
Phippsburg (Town)	ME	230120	Y	Y
Portland (City)	ME	230051	Y	N
Roque Bluffs (Town)	ME	230322	Y	Y
Scarborough (Town)	ME	230052	Y	N
Steuben (Town)	ME	230323	Y	Y
Wells (Town)	ME	230158	Y	Y
York (Town)	ME	230159	Y	N
Alpena (City)	MI	260010	Y	N
Alpena (Township)	MI	260011	Y	N
Arcadia (Township)	MI	260306	Y	N
Bay De Noc (Township)	MI	260685	Y	N
Blaine (Township)	MI	260027	Y	N
Brownstown (Charter Township)	MI	260218	Y	N
Cedarville (Township)	MI	260659	Y	N
Clark (Township)	MI	260759	Y	N
Detour (Township)	MI	260775	Y	N
Drummond Island (Township)	MI	260803	Y	N
Ensign (Township)	MI	260752	Y	N
Frenchtown (Charter Township)	MI	260146	Y	N
Garfield (Township)	MI	260766	Y	N
Hendricks (Township)	MI	260806	Y	N
Houghton (Township)	MI	260799	Y	N
Hudson (Township)	MI	260807	Y	N
Huron (Township)	MI	260415	Y	N
LaSalle (Township)	MI	260148	Y	N
Luna Pier (City)	MI	260150	Y	N

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Moran (Township)	MI	260443	Y	N
Onota (Township)	MI	260345	Y	N
Port Austin (Township)	MI	260290	Y	N
Powell (Township)	MI	260452	Y	N
St. Ignace (Township)	MI	260444	Y	N
White River (Township)	MI	260299	Y	N
Whitefish (Township)	MI	260321	Y	N
Whitney (Township)	MI	260018	Y	N
Duluth (City)	MN	270421	Y	N
Gautier (City)	MS	280332	Y	N
Hancock County (Uninc. Areas)	MS	285254	Y	N
Harrison County (Uninc. Areas)	MS	285255	Y	Y
Jackson County (Uninc. Areas)	MS	285256	Y	Y
Ocean Springs (City)	MS	285259	Y	N
Bald Head Island (Village)	NC	370442	N	Y
Brunswick County (Uninc. Areas)	NC	370295	Y	Y
Carolina Beach (Town)	NC	375347	Y	N
Carteret County (Uninc. Areas)	NC	370043	N	Y
Currituck County (Uninc. Areas)	NC	370078	Y	Y
Dare County (Uninc. Areas)	NC	375348	Y	Y
Hyde County (Uninc. Areas)	NC	370133	N	Y
Kill Devil Hills (Town)	NC	375353	Y	N
Kure Beach (Town)	NC	370170	N	Y
Nags Head (Town)	NC	375356	Y	Y
New Hanover County (Uninc. Areas)	NC	370168	Y	Y
North Topsail Beach (Town)	NC	370466	Y	N
Onslow County (Uninc. Areas)	NC	370340	Y	Y
Pender County (Uninc. Areas)	NC	370344	Y	N
Pine Knoll Shores (Town)	NC	370267	N	Y
Sunset Beach (Town)	NC	375359	Y	N
Swansboro (Town)	NC	370179	N	Y
Wilmington (City)	NC	370171	Y	Y
Wrightsville Beach (Town)	NC	375361	Y	N
Aberdeen (Township)	NJ	340312	N	Y
Bass River (Township)	NJ	340085	N	Y
Berkeley (Township)	NJ	340369	N	Y
Brick (Township)	NJ	345285	Y	Y
Brigantine (City)	NJ	345286	N	Y
Cape May City (City)	NJ	345288	N	Y
Dennis (Township)	NJ	340552	Y	Y
Galloway (Township)	NJ	340008	N	Y
Highlands (Borough)	NJ	345297	N	Y
Keyport (Borough)	NJ	340304	Y	N
Lacey (Township)	NJ	340376	N	Y

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Little Egg Harbor (Township)	NJ	340380	N	Y
Long Beach (Township)	NJ	345301	N	Y
Lower (Township)	NJ	340153	N	Y
Maurice River (Township)	NJ	340172	Y	Y
Middle (Township)	NJ	340154	Y	Y
Middletown (Township)	NJ	340313	Y	N
Monmouth Beach (Borough)	NJ	340315	Y	N
North Wildwood (City)	NJ	345308	Y	N
Ocean City (City)	NJ	345310	N	Y
Old Bridge (Township)	NJ	340265	Y	N
Port Republic (City)	NJ	340016	N	Y
Rumson (Borough)	NJ	345316	Y	N
Sea Bright (Borough)	NJ	345317	Y	Y
Stafford (Township)	NJ	340393	Y	Y
Stone Harbor (Borough)	NJ	345323	Y	N
Union Beach (Borough)	NJ	340331	Y	N
Upper (Township)	NJ	340159	N	Y
West Cape May (Borough)	NJ	340160	N	Y
Asharoken (Village)	NY	365333	Y	N
Babylon (Town)	NY	360790	Y	Y
Bayville (Village)	NY	360988	N	Y
Belle Terre (Village)	NY	361532	Y	N
Brookhaven (Town)	NY	365334	Y	Y
Brownville (Town)	NY	361063	Y	N
Cape Vincent (Town)	NY	361062	Y	N
East Hampton (Town)	NY	360794	Y	Y
East Hampton (Village)	NY	360795	Y	N
Ellisburg (Town)	NY	360334	Y	N
Evans (Town)	NY	360240	Y	N
Freeport (Village)	NY	360464	Y	N
Glen Cove (City)	NY	360465	N	Y
Head of the Harbor (Village)	NY	361513	Y	N
Hempstead (Town)	NY	360467	Y	Y
Henderson (Town)	NY	360338	Y	N
Hounsfield (Town)	NY	360340	Y	N
Huntington (Town)	NY	360796	Y	Y
Huntington Bay (Village)	NY	361543	Y	N
Islip (Township)	NY	365337	Y	Y
Lattingtown (Village)	NY	360474	Y	Y
Lloyd Harbor (Village)	NY	360799	Y	Y
Lyme (Town)	NY	360343	Y	N
New Haven (Town)	NY	360655	Y	N
New York (City)	NY	360497	N	Y
Nissequogue (Village)	NY	361510	Y	N

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
North Haven (Village)	NY	360800	Y	Y
Old Field (Village)	NY	361545	Y	N
Oswego (City)	NY	360656	Y	N
Oswego (Town)	NY	360657	Y	N
Oyster Bay (Town)	NY	360483	Y	Y
Parma (Town)	NY	360425	Y	N
Poquott (Village)	NY	361518	Y	N
Port Jefferson (Village)	NY	360804	Y	Y
Richland (Town)	NY	360660	Y	N
Riverhead (Town)	NY	360805	Y	Y
Sands Point (Village)	NY	360492	Y	Y
Sandy Creek (Town)	NY	360661	Y	N
Scriba (Town)	NY	360663	Y	N
Shelter Island (Town)	NY	360809	Y	N
Smithtown (Town)	NY	360810	Y	N
Sodus (Town)	NY	360898	Y	N
Southampton (Town)	NY	365342	Y	Y
Southampton (Village)	NY	365343	Y	N
Southold (Town)	NY	360813	Y	Y
Sterling (Town)	NY	360126	Y	N
Wolcott (Town)	NY	360901	Y	N
Erie County (Uninc. Areas)	OH	390153	Y	N
Grand River (Village)	OH	390315	Y	N
Kelleys Island (Village)	OH	390738	Y	N
Lake County (Uninc. Areas)	OH	390771	Y	N
Mentor (City)	OH	390317	Y	N
Ottawa County (Uninc. Areas)	OH	390432	Y	N
Puerto Rico (Commonwealth)	PR	720000	N	Y
Barrington (Town)	RI	445392	Y	N
Bristol (Town)	RI	445393	Y	N
Charlestown (Town)	RI	445395	Y	Y
Jamestown (City)	RI	445399	Y	Y
Little Compton (Town)	RI	440035	Y	Y
Middletown (Town)	RI	445401	N	Y
Narragansett (Town)	RI	445402	Y	Y
New Shoreham (Town)	RI	440036	Y	Y
Newport (City)	RI	445403	Y	Y
North Kingstown (Town)	RI	445404	Y	N
Portsmouth (Town)	RI	445405	Y	Y
South Kingstown (Town)	RI	445407	Y	Y
Tiverton (Town)	RI	440012	Y	N
Warren (Town)	RI	445408	Y	N
Warwick (City)	RI	445409	Y	Y
Westerly (Town)	RI	445410	Y	Y

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Awendaw (Town)	SC	450262	N	Y
Beaufort County (Uninc. Areas)	SC	450025	Y	Y
Briarcliffe Acres (Town)	SC	450232	Y	N
Charleston (City)	SC	455412	Y	N
Charleston County (Uninc. Areas)	SC	455413	Y	Y
Colleton County (Uninc. Areas)	SC	450056	Y	Y
Edisto Beach (Town)	SC	455414	N	Y
Folly Beach (City)	SC	455415	Y	Y
Georgetown County (Uninc. Areas)	SC	450085	Y	Y
Horry County (Uninc. Areas)	SC	450104	Y	N
Jasper County (Uninc. Areas)	SC	450112	N	Y
Kiawah Island (Town)	SC	450257	Y	N
McClellanville (Town)	SC	450039	N	Y
Mount Pleasant (Town)	SC	455417	Y	N
North Myrtle Beach (Town)	SC	450110	Y	N
Pawleys Island (Town)	SC	450255	Y	N
Seabrook Island (Town)	SC	450256	Y	N
Aransas County (Uninc. Areas)	TX	485452	Y	Y
Aransas Pass (City)	TX	485453	N	Y
Brazoria County (Uninc. Areas)	TX	485458	Y	Y
Calhoun County (Uninc. Areas)	TX	480097	Y	Y
Cameron County (Uninc. Areas)	TX	480101	Y	Y
Chambers County (Uninc. Areas)	TX	480119	Y	N
Corpus Christi (City)	TX	485464	Y	Y
Galveston (City)	TX	485469	N	Y
Galveston County (Uninc. Areas)	TX	485470	Y	Y
Jefferson County (Uninc. Areas)	TX	480385	Y	Y
Kenedy County (Uninc. Areas)	TX	481230	N	Y
Kleberg County (Uninc. Areas)	TX	480423	Y	Y
Matagorda County (Uninc. Areas)	TX	485489	Y	Y
Nueces County (Uninc. Areas)	TX	485494	N	Y
Port Aransas (City)	TX	485498	N	Y
Port Arthur (City)	TX	485499	Y	Y
Quintana (Village)	TX	481301	Y	N
South Padre Island (Town)	TX	480115	N	Y
Texas City (City)	TX	485514	Y	Y
Willacy County (Uninc. Areas)	TX	480664	Y	Y
Accomack County (Uninc. Areas)	VA	510001	Y	Y
Gloucester County (Uninc. Areas)	VA	510071	Y	N
Hampton (City)	VA	515527	Y	Y
Lancaster County (Uninc. Areas)	VA	510084	Y	N
Mathews County (Uninc. Areas)	VA	510096	Y	N
Middlesex County (Uninc. Areas)	VA	510098	Y	N
Northampton County (Uninc. Areas)	VA	510105	Y	Y

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Northumberland County (Uninc. Areas)	VA	510107	Y	N
Poquoson (City)	VA	510183	N	Y
Tangier (Town)	VA	510004	Y	N
Virginia Beach (City)	VA	515531	N	Y
Westmoreland County (Uninc. Areas)	VA	510250	Y	N
Virgin Islands (Territory)	VI	780000	Y	Y
Bayfield County (Uninc. Areas)	WI	550539	Y	N
Brown County (Uninc. Areas)	WI	550020	Y	N
Manitowoc County (Uninc. Areas)	WI	550236	Y	N
Marinette County (Uninc. Areas)	WI	550259	Y	N

COMMUNITY RATING SYSTEM

I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. The goals of the CRS are to reduce flood losses, to facilitate accurate insurance rating, and to promote the awareness of flood insurance.

The CRS has been developed to provide incentives for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding. The incentives are in the form of premium discounts.

II. ELIGIBILITY

For a community to be eligible, the community must be in full compliance with the NFIP and be in the Regular phase of the program. Communities in the Emergency phase of the program are not eligible.

III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate FEMA region for the CRS program and its implementation is verified, FEMA sets the CRS classification based upon the credit points. This classification determines the premium discount

for policyholders. Premium discounts ranging from 5 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted.

The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

Certain activities that are credited under the CRS provide direct benefit to agents writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the Special Flood Hazard Area after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents writing flood insurance. The community may charge a fee for copying certificates for inquirers.

Many CRS communities receive credit for providing inquirers with information from the community's FIRM. This includes a property's flood risk zone and the Base Flood Elevation. The service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service. A fee may be charged for the service.

CRS PREMIUM DISCOUNTS

Class	Discount	Class	Discount
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	---
SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.			
SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.*			
Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.			
Preferred Risk Policies and Mortgage Portfolio Protection Program policies are not eligible for CRS Premium Discounts.			

*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Alabama							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	05/1/06	8	10	5	C
010116	Birmingham, City of	10/1/94	10/1/05	6	20	10	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	05/1/03	7	15	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/93	8	10	5	C
010189	Pell City, City of	10/1/92	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	10/1/91	9	5	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
Alaska							
020005	Anchorage, Municipality of	10/1/95	10/1/04	7	15	5	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan, Borough of	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/05	9	5	5	C
020113	Seward, City of	10/1/05	10/1/05	9	5	5	C
020094	Valdez, City of	10/1/92	10/1/92	9	5	5	C
Arizona							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040020	Flagstaff, City of	10/1/91	10/1/99	8	10	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	10/1/99	8	10	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	05/1/02	5	25	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	10/1/05	8	10	5	C
040066	Navajo County	10/1/92	10/1/92	9	5	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C
040098	Prescott, City of	10/1/91	10/1/01	8	10	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Arizona (continued)							
040090	Santa Cruz County	10/1/03	10/1/03	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/95	7	15	5	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C
040076	Tucson, City of	10/1/91	10/1/02	7	15	5	C
040056	Wickenburg, Town of	10/1/92	10/1/92	9	5	5	C
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/92	8	10	5	C
Arkansas							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/01	8	10	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050055	West Memphis, City of	10/1/92	10/1/02	8	10	5	C
California							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
060714	Clearlake, City of	05/1/03	05/1/03	9	5	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/03	8	10	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060370	Fairfield, City of	10/1/92	05/1/02	8	10	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
065029	Fresno County	10/1/91	10/1/02	6	20	10	C
060048	Fresno, City of	10/1/92	10/1/02	6	20	10	C
060025	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	05/1/02	8	10	5	C
060075	Kern County	10/1/91	10/1/93	8	10	5	C
060090	Lake County	10/1/95	10/1/06	8	10	5	C
060136	Long Beach, City of	10/1/93	10/1/03	7	15	5	C

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COMMUNITY RATING SYSTEM

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	California (continued)						
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
060344	Milpitas, City of	10/1/91	05/1/07	6	20	10	C
060735	Mission Viejo, City of	10/1/05	10/1/05	9	5	5	C
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060347	Mountain View, City of	05/1/02	05/1/02	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	10/1/06	8	10	5	C
060227	Newport Beach, City of	10/1/93	05/1/03	8	10	5	C
060178	Novato, City of	10/1/95	05/1/07	8	10	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060212	Orange County	10/1/91	05/1/02	7	15	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	10/1/01	6	20	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/03	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060360	Redding, City of	10/1/96	10/1/01	6	20	10	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060262	Sacramento County	10/1/92	10/1/02	5	25	10	C
060266	Sacramento, City of	10/1/91	10/1/96	6	20	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	5	C
060284	San Diego County	10/1/94	10/1/95	10	0	0	R
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/02	8	10	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	10/1/06	8	10	5	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/02	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/04	8	10	5	C
060729	Santa Clarita, City of	10/1/01	10/1/01	9	5	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060421	Simi Valley, City of	10/1/93	10/1/93	9	5	5	C
060631	Solano County	10/1/91	10/1/93	8	10	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/03	7	15	5	C
060400	Tehema, City of	10/1/03	10/1/03	7	15	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C

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	California (continued)						
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060427	Yuba County	10/1/03	10/1/03	8	10	5	C
	Colorado						
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/06	6	20	10	C
080002	Aurora, City of	10/1/92	10/1/97	8	10	5	C
080023	Boulder County	10/1/91	10/1/06	7	15	5	C
080024	Boulder, City of	10/1/92	10/1/97	8	10	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/92	9	5	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	05/1/07	8	10	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080059	El Paso County	10/1/92	05/1/07	8	10	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	05/1/07	8	10	5	C
080067	Fremont County	10/1/93	10/1/93	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/03	9	5	5	C
080078	Gunnison County	10/1/94	10/1/94	9	5	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080087	Jefferson County	10/1/05	10/1/05	9	5	5	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080063	Manitou Springs, City of	10/1/92	05/1/07	8	10	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/03	9	5	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/03	9	5	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C

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Colorado (continued)							
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	10/1/93	9	5	5	C
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/06	7	15	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/06	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
Connecticut							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/04	8	10	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/91	9	5	5	C
090070	Westbrook, Town of	05/1/05	05/1/05	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
Delaware							
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
Florida							
120001	Alachua County	10/1/95	10/1/06	7	15	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	10/1/05	7	15	5	C
120180	Apopka, City of	10/1/93	05/1/03	8	10	5	C
120075	Atlantic Beach, City of	10/1/05	10/1/05	8	10	5	C
120193	Atlantis, City of	10/1/92	10/1/94	8	10	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/05	7	15	5	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C

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	Florida (continued)						
120195	Boca Raton, City of	10/1/92	10/1/94	8	10	5	C
120680	Bonita Springs, City of	05/1/06	05/1/06	7	15	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
125091	Bradenton Beach, City of	10/1/91	10/1/05	7	15	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	10/1/93	9	5	5	C
125094	Cape Canaveral, City of	10/1/93	10/1/99	8	10	5	C
125095	Cape Coral, City of	10/1/91	05/1/07	6	20	10	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/95	7	15	5	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	10/1/96	8	10	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120034	Dania, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125100	Daytona Beach Shores, City of	10/1/92	05/1/07	7	15	5	C
125099	Daytona Beach, City of	10/1/94	05/1/03	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/04	7	15	5	C
125103	Dunedin, City of	10/1/92	05/1/07	7	15	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	10/1/05	7	15	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/93	9	5	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	10/1/01	8	10	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/02	7	15	5	C
120088	Franklin County	10/1/93	10/1/02	8	10	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R

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	Florida (continued)						
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	10/1/93	9	5	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	10/1/99	8	10	5	C
125108	Gulfport, City of	10/1/93	10/1/03	7	15	5	C
125110	Hallandale Beach, City of	10/1/94	05/1/05	7	15	5	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/05	7	15	5	C
120643	Hialeah, City of	10/1/93	10/1/97	8	10	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/94	9	5	5	C
120112	Hillsborough County	10/1/92	10/1/02	6	20	10	C
125112	Holly Hill, City of	10/1/94	10/1/94	9	5	5	C
125113	Hollywood, City of	10/1/92	10/1/93	8	10	5	C
125114	Holmes Beach, City of	10/1/91	05/1/06	7	15	5	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	01/1/98	7	15	5	C
120121	Indian River Shores, Town of	10/1/94	10/1/95	8	10	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/93	8	10	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120077	Jacksonville, City of	10/1/91	10/1/02	7	15	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/06	6	20	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, City of	04/1/98	04/1/00	6	20	10	C
125121	Key Colony Beach, City of	10/1/92	10/1/95	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	10/1/01	8	10	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/94	9	5	5	C
120421	Lake County	10/1/94	10/1/97	8	10	5	C
120212	Lake Park, Town of	10/1/92	10/1/92	9	5	5	C
120213	Lake Worth, City of	10/1/96	10/1/96	9	5	5	C
120267	Lakeland, City of	10/1/04	10/1/04	8	10	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/97	7	15	5	C
125123	Lauderdale by the Sea, City of	04/1/00	05/1/05	8	10	5	C
120044	Lauderhill, City of	10/1/92	10/1/92	9	5	5	C
120169	Layton, City of	10/1/01	10/1/01	8	10	5	C
125124	Lee County	10/1/91	10/1/01	6	20	10	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
120145	Levy County	10/1/94	10/1/99	8	10	5	C
125125	Lighthouse Point, City of	10/1/93	10/1/94	8	10	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/96	9	5	5	C
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	10/1/92	9	5	5	C
120153	Manatee County	10/1/91	10/1/05	6	20	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C
120160	Marion County	10/1/94	10/1/94	9	5	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120025	Melbourne, City of	10/1/93	10/1/03	8	10	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120686	Miami Lakes, Town of	10/1/06	10/1/06	6	20	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	10/1/95	8	10	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	04/1/98	8	10	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120217	North Palm Beach, Village of	10/1/94	10/1/99	8	10	5	C
120279	North Port, City of	10/1/92	05/1/07	7	15	5	C
125133	North Redington Beach, Town of	10/1/92	10/1/98	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/05	8	10	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	01/1/98	8	10	5	C
120173	Okaloosa County	10/1/95	10/1/05	6	20	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120179	Orange County	10/1/91	05/1/02	6	20	10	C
120186	Orlando, City of	10/1/93	10/1/94	8	10	5	C
125136	Ormond Beach, City of	10/1/92	05/1/07	7	15	5	C
120189	Osceola County	10/1/94	10/1/03	7	15	5	C
120404	Palm Bay, City of	10/1/93	10/1/98	8	10	5	C
120192	Palm Beach County	10/1/91	10/1/06	6	20	10	C
120221	Palm Beach Gardens, City of	10/1/03	10/1/06	8	10	5	C

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COMMUNITY RATING SYSTEM

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120220	Palm Beach, Town of	10/1/92	10/1/02	7	15	5	C
120684	Palm Coast, City of	05/1/04	05/1/04	7	15	5	C
120223	Palm Springs, Village of	10/1/92	10/1/97	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	10/1/04	8	10	5	C
120230	Pasco County	10/1/92	10/1/02	8	10	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/06	7	15	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	05/1/03	8	10	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	10/1/96	7	15	5	C
120054	Plantation, City of	10/1/92	10/1/02	7	15	5	C
120261	Polk County	10/1/92	10/1/03	7	15	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/04	7	15	5	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C
120234	Port Richey, City of	10/1/92	10/1/94	8	10	5	C
120099	Port St. Joe, City of	10/1/94	10/1/94	9	5	5	C
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	10/1/96	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	04/1/00	7	15	5	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/06	8	10	5	C
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/93	9	5	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	10/1/96	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/94	8	10	5	C
125147	St. Johns County	10/1/95	05/1/07	6	20	10	C
120285	St. Lucie County	10/1/94	10/1/96	8	10	5	C
120316	St. Marks, Town of	10/1/93	10/1/93	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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	Florida (continued)						
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	05/1/02	7	15	5	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/94	8	10	5	C
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C
120058	Tamarac, City of	10/1/92	05/1/06	7	15	5	C
120114	Tampa, City of	10/1/91	10/1/00	7	15	5	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	05/1/07	10	0	0	R
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	10/1/98	8	10	5	C
125155	Volusia County	10/1/93	10/1/03	7	15	5	C
120315	Wakulla County	10/1/93	10/1/93	9	5	5	C
125157	Wellington, Village of	10/1/03	10/1/03	9	5	5	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120295	Winter Springs, City of	10/1/93	10/1/98	8	10	5	C
120147	Yankeetown, Town of	10/1/94	10/1/97	7	15	5	C
	Georgia						
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130030	Chatham County	10/1/91	05/1/04	7	15	5	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	05/1/04	8	10	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	10/1/05	7	15	5	C
130065	Dekalb County	10/1/92	10/1/94	8	10	5	C
130074	Dougherty County	10/1/93	10/1/03	7	15	5	C
130098	Duluth, City of	10/1/97	10/1/97	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130432	Fayette County	05/1/04	05/1/04	7	15	5	C
130431	Fayetteville, City of	05/1/06	05/1/06	8	10	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C

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	Georgia (continued)						
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/04	8	10	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
	Hawaii						
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	Idaho						
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	10/1/05	9	5	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	04/1/01	8	10	5	C
160004	Garden City, City of	10/1/98	05/1/03	8	10	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/97	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/02	8	10	5	C
160076	Kootenai County	10/1/92	10/1/00	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/99	8	10	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/06	7	15	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/94	9	5	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	10/1/94	9	5	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
	Illinois						
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/02	9	5	5	C
170322	Carpentersville, Village of	10/1/06	10/1/06	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	10/1/05	7	15	5	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C

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	Illinois (continued)						
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	10/1/02	7	15	5	C
170091	Flossmoor, Village of	10/1/93	04/1/00	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/04	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170400	LaSalle County	05/1/05	05/1/05	9	5	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/01	7	15	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170822	North Utica, Village of	05/1/05	05/1/05	9	5	5	C
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	10/1/97	8	10	5	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/04	8	10	5	C
170333	Sugar Grove, Village of	10/1/06	10/1/06	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/05	7	15	5	C
170173	Wheeling, Village of	10/1/91	05/1/07	7	15	5	C
170222	Willowbrook, Village of	10/1/91	10/1/02	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
	Indiana						
180302	Allen County	10/1/02	10/1/02	9	5	5	C
180150	Anderson, City of	05/1/07	05/1/07	8	10	5	C
180006	Bartholomew County	10/1/93	10/1/93	9	5	5	C
180007	Columbus, City of	10/1/98	10/1/98	9	5	5	C
180001	Decatur, City of	10/1/93	10/1/93	9	5	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/07	8	10	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/97	9	5	5	C
180382	Milford Junction, City of	10/1/97	10/1/97	9	5	5	C
180082	Noblesville, City of	10/1/91	10/1/06	5	25	10	C
180465	North Webster, City of	10/1/97	10/1/97	9	5	5	C
180122	Syracuse, City of	10/1/97	10/1/97	9	5	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R

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Iowa							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	10/1/00	8	10	5	C
190227	Des Moines, City of	10/1/91	10/1/02	7	15	5	C
Kansas							
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200090	Lawrence, City of	10/1/04	10/1/04	8	10	5	C
200215	Lindsborg, City of	10/1/92	10/1/92	9	5	5	C
200173	Olathe, City of	10/1/93	10/1/93	9	5	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
Kentucky							
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/06	7	15	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210120	Jefferson County	10/1/91	10/1/00	6	20	10	C
210067	Lexington-Fayette Urban County	10/1/91	10/1/97	8	10	5	C
210122	Louisville, City of	10/1/91	10/1/00	6	20	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/92	9	5	5	C
210366	Radcliff, City of	10/1/95	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/06	7	15	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
Louisiana							
220013	Ascension Parish	10/1/92	10/1/04	8	10	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	05/1/05	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/95	9	5	5	C
220037	Calcasieu Parish	10/1/91	10/1/91	9	5	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R

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	Louisiana (continued)						
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C
220117	French Settlement, Village of	10/1/92	10/1/92	9	5	5	C
220015	Gonzales, City of	10/1/92	10/1/92	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/00	8	10	5	C
220220	Houma, City of	10/1/92	10/1/04	8	10	5	C
225199	Jefferson Parish	10/1/92	05/1/03	7	15	5	C
225201	Kenner, City of	10/1/92	10/1/93	8	10	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	10/1/04	9	5	5	C
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/02	8	10	5	C
220136	Monroe, City of	10/1/03	10/1/03	9	5	5	C
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	10/1/02	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	10/1/92	8	10	5	C
220204	Slidell, City of	10/1/92	10/1/92	9	5	5	C
220016	Sorrento, Town of	10/1/92	10/1/92	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/91	9	5	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/04	8	10	5	C
220121	Walker, Town of	10/1/92	10/1/92	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/92	9	5	5	C
	Maine						
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/01	9	5	5	C
230069	Hallowell, City of	10/1/96	10/1/96	9	5	5	C
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/97	9	5	5	C
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/93	9	5	5	C

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	Maine (continued)						
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/93	9	5	5	C
230051	Portland, City of	10/1/93	10/1/01	8	10	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	05/1/05	8	10	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/06	9	5	5	C
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
	Maryland						
240042	Bel Air, Town of	10/1/93	10/1/03	8	10	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240012	North Beach, City of	01/1/92	10/1/01	8	10	5	C
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
	Massachusetts						
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	10/1/00	8	10	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250273	Marshfield, Town of	10/1/91	05/1/07	8	10	5	C
250167	Northampton, City of	05/1/03	05/1/03	8	10	5	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C
250282	Scituate, Town of	10/1/91	05/1/07	9	5	5	C
250218	Tewksbury, Town of	10/1/93	10/1/93	9	5	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
	Michigan						
260142	Bedford, Township of	05/1/02	05/1/02	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/03	9	5	5	C
260221	Dearborn Heights, City of	10/1/92	10/1/92	9	5	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/02	8	10	5	C
260140	Midland, City of	10/1/92	10/1/02	6	20	10	C

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Michigan (continued)							
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260577	Portage, City of	10/1/92	05/1/02	8	10	5	C
260190	Saginaw, Township of	10/1/06	10/1/06	9	5	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	05/1/03	9	5	5	C
260503	Taymouth, Township of	05/1/03	05/1/03	9	5	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
Minnesota							
275228	Austin, City of	10/1/91	10/1/01	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
Mississippi							
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	10/1/03	7	15	5	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/02	7	15	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/00	8	10	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	10/1/95	8	10	5	C
285259	Ocean Springs, City of	10/1/92	10/1/02	8	10	5	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280110	Ridgeland, City of	10/1/94	10/1/04	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
Missouri							
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R

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	Missouri (continued)						
290315	St. Charles County	10/1/01	05/1/05	7	15	5	C
	Montana						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	05/1/03	7	15	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/93	9	5	5	C
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
	Nebraska						
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	05/1/03	7	15	5	C
	Nevada						
320001	Carson City, City of	10/1/94	04/1/99	8	10	5	C
320003	Clark County	10/1/92	10/1/03	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	10/1/03	6	20	10	C
325276	Las Vegas, City of	10/1/91	10/1/03	6	20	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	10/1/03	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
	New Hampshire						
330023	Keene, City of	05/1/02	05/1/03	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	05/1/05	9	5	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
	New Jersey						
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/00	7	15	5	C
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/04	7	15	5	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/94	10	0	0	R

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	New Jersey (continued)						
340459	Berkeley Heights, Township of	10/1/94	04/1/99	10	0	0	R
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/01	7	15	5	C
345287	Burlington, City of	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345293	Dover, Township of	10/1/92	10/1/92	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340570	Hackensack Meadowlands Development Commission	10/1/92	10/1/02	8	10	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	05/1/04	05/1/05	8	10	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/99	7	15	5	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/98	8	10	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/01	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	10/1/01	9	5	5	C
345307	North Plainfield, City of	10/1/92	10/1/92	9	5	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	10/1/91	9	5	5	C
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/97	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	10/1/02	8	10	5	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R

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ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	New Jersey (continued)						
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/95	10	0	0	R
345319	Seaside Park, Borough of	10/1/92	10/1/06	8	10	5	C
345320	Ship Bottom, Borough of	10/1/92	10/1/02	8	10	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	10/1/00	7	15	5	C
345323	Stone Harbor, Borough of	10/1/94	10/1/96	8	10	5	C
345324	Surf City, Borough of	10/1/92	10/1/98	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
345326	Ventnor, City of	10/1/92	10/1/99	8	10	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
	New Mexico						
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/95	8	10	5	C
350001	Bernalillo County	10/1/93	10/1/93	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350012	Dona Ana County	10/1/03	10/1/03	9	5	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	10/1/94	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/93	8	10	5	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
	New York						
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	10/1/91	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	10/1/91	9	5	5	C
360772	Corning, City of	10/1/91	10/1/91	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	10/1/91	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/97	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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	New York (continued)						
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	05/1/07	7	15	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/94	9	5	5	C
360667	Oneonta, City of	10/1/94	05/1/04	8	10	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/05	8	10	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/93	9	5	5	C
360056	Union, Town of	10/1/91	10/1/01	9	5	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
	North Carolina						
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/92	9	5	5	C
370036	Cabarrus County	10/1/91	05/1/07	8	10	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/92	9	5	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370263	Clinton, City of	10/1/94	10/1/94	9	5	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/96	9	5	5	C
370078	Currituck County	10/1/93	10/1/03	7	15	5	C
375348	Dare County	10/1/91	10/1/01	7	15	5	C
370085	Durham County	10/1/92	10/1/92	9	5	5	C
370062	Edenton, Town of	10/1/93	10/1/93	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	10/1/04	8	10	5	C

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	North Carolina (continued)						
375349	Forsyth County	10/1/93	10/1/93	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/02	8	10	5	C
370192	Grifton, Town of	10/1/04	10/1/04	5	25	10	C
370111	Guilford County	10/1/93	10/1/93	9	5	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	05/1/06	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	10/1/93	9	5	5	C
375355	Manteo, Town of	10/1/91	10/1/01	7	15	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	10/1/01	7	15	5	C
370049	Newport, Town of	10/1/92	10/1/92	9	5	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island, Town of	10/1/91	10/1/01	7	15	5	C
375357	Ocean Isle Beach, Town of	10/1/92	10/1/02	7	15	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/02	7	15	5	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	10/1/04	8	10	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/06	7	15	5	C
370092	Rocky Mount, City of	10/1/92	10/1/02	8	10	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/06	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/92	9	5	5	C
370017	Washington, City of	10/1/92	10/1/02	8	10	5	C

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North Carolina (continued)							
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/03	7	15	5	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	10/1/05	7	15	5	C
375360	Winston-Salem, City of	10/1/93	10/1/93	9	5	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/01	5	25	10	C
North Dakota							
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
Ohio							
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	10/1/97	8	10	5	C
390378	Medina County	05/1/07	05/1/07	9	5	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/02	9	5	5	C
Oklahoma							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/03	8	10	5	C
400234	Chickasha, City of	10/1/92	10/1/92	9	5	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/93	9	5	5	C
400062	Enid, City of	10/1/93	10/1/93	9	5	5	C
400049	Lawton, City of	10/1/91	10/1/04	7	15	5	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/06	8	10	5	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C

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Oregon							
410137	Albany, City of	10/1/91	10/1/06	7	15	5	C
410090	Ashland, City of	10/1/91	10/1/96	8	10	5	C
410043	Bandon, City of	05/1/05	05/1/05	9	5	5	C
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/02	7	15	5	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/02	7	15	5	C
415588	Clackamas County	10/1/04	10/1/04	5	25	10	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/02	8	10	5	C
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
410154	Marion County	04/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	10/1/94	9	5	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/03	8	10	5	C
410200	Nehalem, City of	10/1/03	10/1/03	7	15	5	C
410021	Oregon City, City of	10/1/03	10/1/03	9	5	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/01	6	20	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/04	8	10	5	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410039	Scappoose, City of	10/1/93	10/1/98	8	10	5	C
410144	Scio, City of	05/1/04	05/1/04	9	5	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410202	Tillamook, City of	10/1/06	10/1/06	8	10	5	C
Pennsylvania							
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/06	6	20	10	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	10/1/03	8	10	5	C
420754	Newport, Borough of	10/1/94	10/1/94	9	5	5	C

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	Pennsylvania (continued)						
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
421119	Upper St. Clair, Township of	10/1/98	10/1/03	8	10	5	C
420631	Wilkes-Barre, City of	10/1/92	10/1/02	7	15	5	C
	Rhode Island						
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/92	9	5	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/02	8	10	5	C
	South Carolina						
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450025	Beaufort County	10/1/91	10/1/96	8	10	5	C
450026	Beaufort, City of	10/1/92	10/1/97	8	10	5	C
455413	Charleston County	10/1/95	10/1/05	5	25	10	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450250	Hilton Head Island, Town of	10/1/91	10/1/97	6	20	10	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/91	9	5	5	C
450039	McClellanville, Town of	10/1/00	10/1/00	8	10	5	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/01	8	10	5	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	05/1/03	8	10	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450255	Pawley's Island, Town of	10/1/05	05/1/07	8	10	5	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/95	9	5	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	05/1/04	8	10	5	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C

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³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	South Dakota						
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
	Tennessee						
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
470182	Bristol, City of	05/1/06	05/1/06	9	5	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/93	9	5	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson	10/1/91	10/1/06	8	10	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
	Texas						
485454	Arlington, City of	10/1/91	05/1/05	8	10	5	C
480624	Austin, City of	10/1/91	10/1/06	7	15	5	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
480289	Bellaire, City of	10/1/93	10/1/93	9	5	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480082	Bryan, City of	10/1/95	10/1/95	9	5	5	C
485459	Burleson, City of	10/1/91	05/1/07	8	10	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/03	8	10	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/02	7	15	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480173	Duncanville, City of	10/1/91	10/1/01	8	10	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/05	7	15	5	C
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	05/1/06	7	15	5	C
480601	Hurst, City of	10/1/92	10/1/02	8	10	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Texas (continued)						
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
485491	Nassau Bay, City of	10/1/92	10/1/94	8	10	5	C
480607	North Richland Hills, City of	10/1/91	10/1/99	7	15	5	C
480206	Odessa, City of	10/1/92	10/1/02	8	10	5	C
480307	Pasadena, City of	10/1/91	10/1/92	10	0	0	R
480077	Pearland, City of	05/1/05	05/1/05	8	10	5	C
480140	Plano, City of	10/1/92	10/1/03	6	20	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/02	9	5	5	C
480502	Sweetwater, City of	10/1/91	10/1/91	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/91	9	5	5	C
	Utah						
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	05/1/02	9	5	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	04/1/01	10/1/06	8	10	5	C
490214	North Ogden, City of	10/1/93	05/1/03	8	10	5	C
490216	Orem, City of	10/1/93	10/1/03	8	10	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
	Vermont						
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
	Virginia						
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/02	8	10	5	C
515520	Arlington County	10/1/92	10/1/92	9	5	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	10/1/03	8	10	5	C
510054	Falls Church, City of	05/1/07	05/1/07	8	10	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Virginia (continued)						
510201	James City County	10/1/92	10/1/92	9	5	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510130	Roanoke, City of	10/1/96	05/1/03	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/05	9	5	5	C
	Washington						
530073	Auburn, City of	10/1/92	05/1/02	7	15	5	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	04/1/99	6	20	10	C
530103	Centralia, City of	10/1/94	10/1/99	7	15	5	C
530104	Chehalis, City of	10/1/94	05/1/04	6	20	10	C
530024	Clark County	10/1/04	10/1/04	7	15	5	C
530051	Ephrata, City of	10/1/00	10/1/00	8	10	5	C
530200	Everson, City of	10/1/94	10/1/99	8	10	5	C
530140	Fife, City of	05/1/06	05/1/06	7	15	5	C
530166	Index, Town of	04/1/98	04/1/98	8	10	5	C
530079	Issaquah, City of	10/1/92	10/1/02	5	25	10	C
530071	King County	10/1/91	10/1/05	3	35	10	C
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	05/1/05	7	15	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/02	6	20	10	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530138	Pierce County	10/1/95	04/1/00	5	25	10	C
530088	Renton, City of	10/1/94	10/1/99	7	15	5	C
530151	Skagit County	04/1/98	10/1/06	5	25	10	C
535534	Snohomish County	05/1/06	05/1/06	5	25	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	10/1/03	8	10	5	C
530204	Sumas, City of	10/1/93	04/1/98	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
	West Virginia						
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540065	Jefferson County	10/1/06	10/1/06	9	5	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Wisconsin							
550001	Adams County	10/1/91	05/1/07	8	10	5	C
550612	Allouez, Village of	10/1/92	10/1/02	7	15	5	C
550128	Eau Claire, City of	10/1/91	10/1/01	8	10	5	C
550578	Elm Grove, Village of	04/1/01	10/1/06	6	20	10	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550487	New Berlin, City of	10/1/05	10/1/05	8	10	5	C
550310	Ozaukee County	10/1/91	10/1/91	9	5	5	C
550107	Watertown, City of	10/1/91	10/1/01	8	10	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
Wyoming							
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C

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³Status: C = Current, R = Rescinded



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Agent:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a new subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2006, FEMA has identified approximately 8,300 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold: First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA is implementing a new mitigation grant program authorized by FIRA 2004 to mitigate SRL properties. You need to be aware of the following:

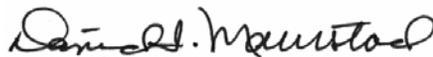
- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program. You will, however, continue to be the agent of record throughout the process. While the policy remains in the SDF, you will receive the same 15 percent commission that the NFIP Direct agents are given.
- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- You should encourage your client to continue to contact you directly for any service needs on the policy because you will remain the agent of record.
- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The new mitigation grant program authorized by FIRA 2004 may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation floodplain requirements are met) of the cost of eligible mitigation activities, such as elevating your client's NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. You should encourage your client to obtain additional information and refer them to the appropriate local floodplain manager or state hazard mitigation official.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



David I. Maurstad
Director
Mitigation Division



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Lender:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a new subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2006, FEMA has identified approximately 8,300 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold: First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA is implementing a new mitigation grant program authorized by FIRA 2004 to mitigate SRL properties. You need to be aware of the following:

- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program.
- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The new mitigation grant program authorized by FIRA 2004 may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation floodplain requirements are met) of the cost of eligible mitigation activities, such as elevating your client's NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. You should encourage your client to obtain additional information and refer them to the appropriate local floodplain manager or state hazard mitigation official.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



David I. Maurstad
Director
Mitigation Division



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Policyholder:

As you may be aware, your property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your property meets the criteria for a new subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2006, FEMA has identified approximately 8,300 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

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- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA is implementing a new mitigation grant program authorized by FIRA 2004 to mitigate SRL properties. You need to be aware of the following:

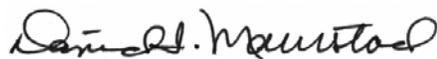
- The "Write Your Own" (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

- As a result, your policy will not be processed by your chosen WYO Company or by the traditional NFIP Direct Program. Your agent, however, will continue to be the agent of record throughout the process.
- Approximately 45 days prior to the renewal date of your policy, you will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that you should pay.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to you will meet all the requirements of any mortgage company to the same extent as your current policy.
- You may continue to contact your agent directly for any service needs on the policy because he or she will remain the agent of record.
- The NFIP provides a procedure for you to follow if you believe that FEMA has incorrectly included your insured property on its list of SRL properties.

The new mitigation grant program authorized by FIRA 2004 may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation floodplain requirements are met) of the cost of eligible mitigation activities, such as elevating your NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information, please contact your local floodplain manager or state hazard mitigation official.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



David I. Maurstad
Director
Mitigation Division

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