

**NATIONAL FLOOD INSURANCE PROGRAM
SAMPLE FLOOD INSURANCE RATES**

**Regular Program Post-FIRM Single Family Construction NFIP Rates
Cost and Savings Based on Elevation of the Lowest Floor Above or Below the Base Flood
Elevation in AE or Numbered A-Zones with Elevation Certificates
Coverage = \$100,000 Building, \$30,000 Contents**

Elevation of Lowest Floor Above or Below BFE	Coverage Type	Rates - Basic/Additional	Value of Coverage	Rate Price	Federal Policy Fee	Annual Policy Cost	Savings from elevation above BFE
+ 3 Feet	Building	B=	0.27	\$60,000.00	\$162.00		
		A=	0.08	\$40,000.00	\$32.00		
	Content	B=	0.38	\$25,000.00	\$95.00		
		A=	0.12	\$5,000.00	\$6.00		
				\$295.00	\$40.00	\$335.00	\$1,014.00
+ 2 Feet	Building	B =	0.42	\$60,000.00	\$252.00		
		A =	0.08	\$40,000.00	\$32.00		
	Content	B =	0.38	\$25,000.00	\$95.00		
		A =	0.12	\$5,000.00	\$6.00		
				\$385.00	\$40.00	\$425.00	\$924.00
+ 1 Foot	Building	B =	0.73	\$60,000.00	\$438.00		
		A =	0.10	\$40,000.00	\$40.00		
	Content	B =	0.52	\$20,000.00	\$104.00		
		A =	0.12	\$5,000.00	\$6.00		
				\$588.00	\$40.00	\$628.00	\$721.00
+ 0 Feet	Building	B =	1.60	\$60,000.00	\$960.00		
		A =	0.12	\$40,000.00	\$48.00		
	Content	B =	1.18	\$25,000.00	\$295.00		
		A =	0.12	\$5,000.00	\$6.00		
				\$1,309.00	\$40.00	\$1,349.00	
- 1 Foot	Building	B =	4.30	\$60,000.00	\$2,580.00		
		A =	1.25	\$40,000.00	\$500.00		
	Content	B =	3.45	\$25,000.00	\$862.50		
		A =	0.70	\$5,000.00	\$35.00		
				\$3,977.50	\$40.00	\$4,017.50	

-2 Ft or more Below BFE = Submit to Rate
Revised 10/12/2010; rates effective 10/01/2010
Examples do not include added ICC premium. Add \$6.00 for ICC coverage.
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