



## Pre-FIRM SFHA Rating Guide Effective October 01<sup>st</sup>, 2013

Pre-FIRM Buildings located in Flood Zones A, AE, A1-A30, AO, AH, V, VE, V1-V30 and D Rate Table					
New Business	Single Family <sup>1</sup> "Primary Residence"	Single Family <sup>1</sup> "Non - Primary Residence"	2-4 Family, Other Residential and RCBAP	Non-Residential	Comments
On or after October 1, 2013	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued.	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued.	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued. <b>Exception see footnote<sup>4</sup></b>	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued.	If no EC will have to be rated with Provisional or Tentative Rates for one year only - then EC will be required or they will not be able to renew. Policy is <b>not</b> eligible for Grandfathering.
Renewals <sup>2</sup>	Single Family <sup>1</sup> "Primary Residence"	Single Family <sup>1</sup> "Non - Primary Residence"	2-4 Family, Other Residential and RCBAP	Non-Residential	Comments
Initial effective date prior to July 6, 2012	Pre-FIRM Rates	Pre-FIRM Rates with 25% annual increase until actuarial rates are reached	Pre-FIRM Rates	Pre-FIRM Rates with 25% annual increase until actuarial rates are reached	Grandfathering allowed if policy was not assumed/transferred to new owner after July 6, 2012. <sup>3</sup>
Initial effective date or policy assumed to new owner between July 6, 2012 - September 30, 2013	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued.	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued.	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued. <b>Exception see footnote<sup>4</sup></b>	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued.	If no EC will have to be rated with Provisional or Tentative Rates for one year only - then EC will be required or they will not be able to renew. No Grandfathering or assuming (transferring) a policy to a new owner. <sup>3</sup>
Initial effective date prior to July 6, 2012 that have lapsed with new effective date of 10/4/2012 or later	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued.	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued.	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued. <b>Exception see footnote<sup>4</sup></b>	Post-FIRM Rates - EC required using the BFE and Flood zone in effect at the time the policy is issued.	If no EC will have to be rated with Provisional or Tentative Rates for one year only - then EC will be required or they will not be able to renew. Policy is not eligible for Grandfathering.

<sup>1</sup> Single Family residences include residential condominium unit owner policies written under the dwelling form in multi-unit buildings

<sup>2</sup> This chart does not include Repetitive Loss Properties or Cumulative Loss Properties please refer to the additional information attached.

<sup>3</sup> Policies that are/have been transferred to an estate/trust are eligible for grandfathering provided they have continuous coverage.

<sup>4</sup> Pre-FIRM RCBAP policies will continue Pre-FIRM rating unless the following apply – is a low-rise RCBAP and is in the Severe Repetitive Loss Program (SRL).