

III. Preferred Risk Policy (PRP) Rates

EFFECTIVE JAN. 1, 2021
PRP TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

| WITH BASEMENT OR ENCLOSURE ² | | | WITHOUT BASEMENT OR ENCLOSURE ³ | | |
|-----------------------------------------|-----------|---------|--------------------------------------------|-----------|---------|
| BUILDING | CONTENTS | PREMIUM | BUILDING | CONTENTS | PREMIUM |
| \$ 20,000 | \$ 8,000 | \$161 | \$ 20,000 | \$ 8,000 | \$127 |
| \$ 30,000 | \$ 12,000 | \$203 | \$ 30,000 | \$ 12,000 | \$168 |
| \$ 50,000 | \$ 20,000 | \$271 | \$ 50,000 | \$ 20,000 | \$236 |
| \$ 75,000 | \$ 30,000 | \$326 | \$ 75,000 | \$ 30,000 | \$286 |
| \$100,000 | \$ 40,000 | \$361 | \$100,000 | \$ 40,000 | \$323 |
| \$125,000 | \$ 50,000 | \$382 | \$125,000 | \$ 50,000 | \$342 |
| \$150,000 | \$ 60,000 | \$405 | \$150,000 | \$ 60,000 | \$367 |
| \$200,000 | \$ 80,000 | \$452 | \$200,000 | \$ 80,000 | \$405 |
| \$250,000 | \$100,000 | \$488 | \$250,000 | \$100,000 | \$436 |

RESIDENTIAL CONTENTS-ONLY COVERAGE

| CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR | | ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE) | |
|-----------------------------------------------|---------|--------------------------------------------------|---------|
| CONTENTS | PREMIUM | CONTENTS | PREMIUM |
| \$ 8,000 | \$ 25 | \$ 8,000 | \$ 50 |
| \$ 12,000 | \$ 47 | \$ 12,000 | \$ 84 |
| \$ 20,000 | \$ 88 | \$ 20,000 | \$132 |
| \$ 30,000 | \$108 | \$ 30,000 | \$158 |
| \$ 40,000 | \$123 | \$ 40,000 | \$181 |
| \$ 50,000 | \$140 | \$ 50,000 | \$204 |
| \$ 60,000 | \$157 | \$ 60,000 | \$226 |
| \$ 80,000 | \$188 | \$ 80,000 | \$253 |
| \$100,000 | \$221 | \$100,000 | \$281 |

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after Oct. 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

EFFECTIVE JAN. 1, 2022

PRP TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

| WITH BASEMENT OR ENCLOSURE ² | | | WITHOUT BASEMENT OR ENCLOSURE ³ | | |
|-----------------------------------------|-----------|---------|--------------------------------------------|-----------|---------|
| BUILDING | CONTENTS | PREMIUM | BUILDING | CONTENTS | PREMIUM |
| \$ 20,000 | \$ 8,000 | \$185 | \$ 20,000 | \$ 8,000 | \$146 |
| \$ 30,000 | \$ 12,000 | \$233 | \$ 30,000 | \$ 12,000 | \$193 |
| \$ 50,000 | \$ 20,000 | \$312 | \$ 50,000 | \$ 20,000 | \$271 |
| \$ 75,000 | \$ 30,000 | \$375 | \$ 75,000 | \$ 30,000 | \$329 |
| \$100,000 | \$ 40,000 | \$415 | \$100,000 | \$ 40,000 | \$371 |
| \$125,000 | \$ 50,000 | \$439 | \$125,000 | \$ 50,000 | \$393 |
| \$150,000 | \$ 60,000 | \$466 | \$150,000 | \$ 60,000 | \$422 |
| \$200,000 | \$ 80,000 | \$520 | \$200,000 | \$ 80,000 | \$466 |
| \$250,000 | \$100,000 | \$561 | \$250,000 | \$100,000 | \$501 |

RESIDENTIAL CONTENTS-ONLY COVERAGE

| CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR | | ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE) | |
|-----------------------------------------------|---------|--------------------------------------------------|---------|
| CONTENTS | PREMIUM | CONTENTS | PREMIUM |
| \$ 8,000 | \$ 29 | \$ 8,000 | \$ 58 |
| \$ 12,000 | \$ 54 | \$ 12,000 | \$ 97 |
| \$ 20,000 | \$101 | \$ 20,000 | \$152 |
| \$ 30,000 | \$124 | \$ 30,000 | \$182 |
| \$ 40,000 | \$141 | \$ 40,000 | \$208 |
| \$ 50,000 | \$161 | \$ 50,000 | \$235 |
| \$ 60,000 | \$180 | \$ 60,000 | \$260 |
| \$ 80,000 | \$216 | \$ 80,000 | \$291 |
| \$100,000 | \$254 | \$100,000 | \$323 |

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after Oct. 1, 2016.
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