(2)

1-2

Elevated without Enclosure, Post, Pile, or Pier

Federal Emergency Management Agency National Flood Insurance Program Risk Rating 2.0 Countrywide, Non-Leveed, Single-Family Home

Premium Calculation Worksheet Example 1 Inputs

(1)

Floors of Interest

Foundation Type

Variable Value SC State HUC12 030502010605 Barrier Island Indicator No C13 MSA Distance to River (meters) 111.2 Elevation Relative to River (feet) 4.6 Drainage Area (km²) 1.9 Structural Relative Elevation (feet) 0.9 Distance to Coast (meters) 231.4 Distance to Ocean (meters) 6779.8 Elevation (feet) 7 Distance to Lake (meters) (Note 1) N/A Elevation Relative to Lake (feet) (Note 1) N/A River Class Class B Type of Use Single-Family Home - Frame Single Family Home Indicator Yes Condo Unit Owner Indicator No

First Floor Height 5.5
Foundation Design Open, No Obstruction
Flood Vents No
Machinery and Equipment (M&E) above First Floor
Prior Claims 0
Coverage A Value \$250,000

Coverage C Value \$100,000 Coverage A Limit \$250,000 Coverage C Limit \$100,000 Coverage A Deductible \$1,250 Coverage C Deductible \$1,250 Community Rating System (CRS) Discount Percentage 15.0% Reserve Fund 1.15 **Probation Surcharge** \$0 Primary Residence Indicator Yes Federal Policy Fee \$50 Increased Cost of Compliance (ICC) Premium \$4

Notes:

1. Distance to Lake and Elevation Relative to Lake only applies to locations within 10 miles of the Great Lakes.

Federal Emergency Management Agency National Flood Insurance Program Risk Rating 2.0 Countrywide, Non-Leveed, Single-Family Home

Part		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A Secretary (Control of Control		Item	Calculation											
Company Name Printer of Printer Class										,				
Company Nation 2 Amen was brief of Services Product of Date 1.50	B. C. D. E. F. G.	Distance to River Elevation Relative to River by River Class Drainage Area Structural Relative Elevation Distance to Coest by Barrier Island Indicator Distance to Coesn by Barrier Island Indicator Distance to Coesn by Barrier Island Indicator Elevation by Barrier Island Indicator Distance to Loean by Barrier Island Indicator Distance to Lake	= = = = = = = = = = = = = = = = = = =	1.068 0.567 0.744	1.068 0.567 0.744	1.413 1.000	1.413	1.000 1.000	1.000 1.000	0.000	0.525			
Page of Line	J.	Elevation Relative to Lake	= =	0.477	0.477	1.092	1.092	0.000	0.000	0.004	0.004			
1	L.	Geographic Rate by Peril & Coverage *	Product of A to K	0.435	0.697	6.366	9.036	0.000	0.000	0.000	0.000	0.000	0.000	
No. Frood femored								Property	y & Contract Fac	tors				
Real byor 11,000 of Daubforny Valuer	N. O. P. Q. R. S1. S2. S3. S4. T. U1.	Floors of Interest Foundation Type First Floor Height by Foundation Design & Flood Vents M&E above First Floor Coverage Value Factor Deductible & Limit to Coverage Value Ratio * Deductible & Limit to Coverage Value Ratio * Initial Deductible & ITIV Concentration Risk CRS Discount Percentage CRS Discount Factor	(Note 2) (S1 - S2) (Note 3) = = = (1 - U1)	0.900 1.000 0.561 1.000 1.000 1.000 0.045 0.955 0.955 0.964 15.0%	0.900 1.000 0.561 1.000 1.000 0.065 0.935 0.935 0.964 15.0%	0.900 1.000 0.561 1.000 1.000 0.035 0.965 0.949 15.0% 0.850	0.900 1.000 0.561 1.000 1.000 0.040 0.960 0.960 0.949 0.150	0.900 1.000 0.561 1.000 1.000 0.035 0.965 0.965 15.0%	0.900 1.000 0.561 1.000 1.000 0.040 0.960 0.960 15.0%	0.900 1.000 0.561 1.000 1.000 0.035 0.965 0.965	0.900 1.000 0.561 1.000 1.000 0.040 0.960 0.960 0.960 15.0% 0.850	1.000 0.035 0.965 0.965 15.0%	1.000 0.040 0.960 0.960 15.0%	15.0% 0.850
X Refe port 51,000 of Contretor Value)				0.172	0.270	2.502	3.533	0.000	0.000	0.000	0.000	0.000	0.000	
Z. Weighted Desizeation & TV Practor (Culturing) (Now B) (No														
AA. Weighted Deutschlee Air Tyr Factor (Contentity) (Note 8) (995) AB. Meinstrum Ratie (per \$1,000 of Building Valua)	Y.	Rate Weights by Coverage	(Note 6)	6.432%	7.100%	93.568%	92.900%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
AC. Montmum Rate (per \$1,000 of Contents Value) AF. Montmum Rate (per \$1,000 of Contents Value) AF. Find Rate (per \$1,000 of Contents Value) BF. Find Rate (per \$1,000 of Contents Value) BF. Find Rate (per \$1,000 of Contents Value) AF. Find Rate (per \$1,000 of Contents Value) BF. Find Rate (per \$1,000 of Building Value) BF. Find Rate (per \$1,000 of Contents Value) BF. Find Rate (per \$1,000 of Building Value) BF. Find Rate (p		Weighted Deductible & ITV Factor (Building) Weighted Deductible & ITV Factor (Contents)												0.964 0.958
AE Maintam Rate (per \$1,000 of Contents Value) AF Final Rate (per \$1,000 of Building Value) AF Final Rate (per \$1,000 of Building Value) AN Final Rate (per \$1,000 of Building Value) AN Coverage Value in Trousands (Building) E	AC.	Maximum Rate (per \$1,000 of Building Value)	= =											14.460
AG Final Rate (per \$1,000 of Contents Value) MIN(MAX(X, AD), AE) AH Coverage Value in Trousands (Building) = Septimore of Province of Province of Research (Building)	AE.	Maximum Rate (per \$1,000 of Contents Value)	= =											14.370
Al. Coverage Value in Thousands (Contents) = Al. Initial Premium without Fees (Building) ** AF AH	AG.	Final Rate (per \$1,000 of Contents Value)												3.803
AK. Initial Premium without Fees (Contents)** AC x AI L. Initial Premium without Fees (Permium without Fees (Permium without Fees (Permium without Fees (Permium without Fees)* AJ AK AM. Prior Claims Premium ** (Note 9) AN. Premium excluding Fees & Expense Constant ** AL + AM AO. Expense Constant = AP. Loss Constant = AP. Loss Constant = AP. Loss Constant = AR. ICC Premium without Fees AN + AO + AP AR. ICC Premium with CRS Discount ** \$1,000 AI. S. ICC Premium with CRS Discount ** (J2 x AR) AI. Subtotal (AQ + AS) AU. Reserve Fund Factor = AV. V. Probation Surcharge = AV. Probation Surcharge = AV. HIAA Surcharge By Primary Residence Indicator (Note 10) AV. Federal Policy Fee =		Coverage Value in Thousands (Building) Coverage Value in Thousands (Contents)	-											\$250.00 \$100.00
AN. Premium excluding Fees & Expense Constant **	AK.	Initial Premium without Fees (Contents) **	AG x AI											\$380.30
AD. Expense Constant =	AM.	Prior Claims Premium **	(Note 9)											
AP. Loss Constant = \$130.00 AQ. Premium without Fees AN + AO + AP \$1,241.79 AR. ICC Premium = \$4.00 AS. ICC Premium with CRS Discount ** (U2 xAR) \$3.40 AT. Subtotal (AO + AS) \$1,245.19 AU. Reserve Fund Factor = 1.15 AV. Subtotal ** (AT x AU) \$1,431.97 AW. Probation Surcharge = \$0.00 AX. HFIAA Surcharge By Primary Residence Indicator (Note 10) \$25.00 AY. Federal Policy Fee = \$80.00			AL + AM											
AR. ICC Premium = \$4.00 AS. ICC Premium with CRS Discount ** (UZ xAR) \$3.40 AT. Subtotal (AQ x AS) \$1.245.19 AU. Reserve Fund Factor = \$1.15 AV. Subtotal ** (AT x AU) \$1,431.97 AW. Probation Surcharge = \$0.00 AX. HFIAA Surcharge By Primary Residence Indicator (Note 10) \$25.00 AY. Federal Policy Fee = \$50.00			= =											\$62.99 \$130.00
AS. ICC Premium with CRS Discount ** AT. Subtotal (AQ + AS) AU. Reserve Fund Factor = AV. Subtotal ** AV. Probation Surcharge = AV. HFIAA Surcharge By Primary Residence Indicator (Note 10) AY. Federal Policy Fee = \$50.00 AY. Federal Policy Fee = \$50.00	AQ.	Premium without Fees	AN + AO + AP											\$1,241.79
AV. Subtotal ** (AT x AU) AW. Probation Surcharge = AX. HFIAA Surcharge By Primary Residence Indicator (Note 10) AY. Federal Policy Fee = \$5,000	AS.	ICC Premium with CRS Discount **	= (U2 x AR) (AQ + AS)											\$3.40
AW. Probation Surcharge = AX. HFIAA Surcharge By Primary Residence Indicator (Note 10) AY. Federal Policy Fee = \$50.00	AU.	Reserve Fund Factor	=											1.15
AX. HFIAA Surcharge By Primary Residence Indicator (Note 10) AY. Federal Policy Fee = \$50.00	AV.	Subtotal **	(AT x AU)											
AY. Federal Policy Fee = \$50.00														
		•	= (AV + AW + AX + AY)											\$1,506.97

- Notes:

 1. Look up on (Deductible + Coverage Limit) / (Coverage Value), capped between 0 and 1.

 2. Look up on (Deductible) / (Coverage Value), capped between 0 and 1.

 2. Look up on (Deductible) / (Coverage Value), capped between 0 and 1.

 3. IF Coverage Limit = 0 THEN 0, ELSE MAX(SS, 0.001).

 4. Product of L, M to R, S4, T, and U2

 5. Row (W), Column (13) = [34, 16) + (7) +

- 11. Calculated using variable inputs from Page 1.
 12. Premium Calculation Worksheet assumes near term expense and loss constants, a minimum rate of \$0 per \$1,000 of coverage value, and a maximum rate of \$15 per \$1,000 of coverage value.

^{*} Rounded to the nearrest thousandth
** Rounded to the nearest hundredth

Federal Emergency Management Agency National Flood Insurance Program Risk Rating 2.0 Countrywide, Non-Leveed, Single-Family Home

Premium Calculation Worksheet Example 2 Inputs

(1)

• •	* *						
Variable	Value						
State	MI						
HUC12	040801020106						
Barrier Island Indicator	No						
MSA	H2						
Distance to River (meters)	420.8						
Elevation Relative to River (feet)	10.2						
Drainage Area (km²)	12.6						
Structural Relative Elevation (feet)	4.2						
Distance to Coast (meters) (Note 1)	N/A						
Distance to Ocean (meters) (Note 1)	N/A						
Elevation (feet)	585.3						
Distance to Lake (meters)	48.3						
Elevation Relative to Lake (feet)	6.2						
River Class	Class A						
Type of Use	Single-Family Home - Frame						
Single Family Home Indicator	Yes						
Condo Unit Owner Indicator	No						
Floors of Interest	1-2						
Foundation Type	Slab						
First Floor Height	0.5						
Foundation Design	Closed, Wall						
Flood Vents	No						
Machinery and Equipment (M&E) above First Floor	No						
Prior Claims	0						
Coverage A Value	\$250,000						
Coverage C Value	\$100,000						
Coverage A Limit	\$250,000						
Coverage C Limit	\$100,000						
Coverage A Deductible	\$1,250						
Coverage C Deductible	\$1,250						
Community Rating System (CRS) Discount Percentage	15.0%						
Reserve Fund	1.15						
Probation Surcharge	\$0 Voc						
Primary Residence Indicator	Yes						
Federal Policy Fee	\$50 \$4						
Increased Cost of Compliance (ICC) Premium	Ψ4						

Notes:

1. Distance to Coast only applies to locations within 50 miles of the coast.

Federal Emergency Management Agency National Flood Insurance Program Risk Rating 2.0 Countrywide, Non-Leveed, Single-Family Home

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	ltem .	Calculation	Inland Building	d Flood Contents	Storm S Building	Surge Contents	Tsunar Building	Contents	Great Building	Lakes Contents	Coastal E Building	rosion Contents	All Perils All Coverages
								graphic Factors					
A. B. C. D.	Base Rate (per \$1,000 of Coverage Value) Distance to River Elevation Relative to River by River Class Drainage Area	= = =	1.937 0.922 0.348 1.028	2.309 0.922 0.348 1.028	0.000	0.000	0.000	0.000	1.066	0.399	0.000	0.000	
Б. Е. F.	Drainage Area Structural Relative Elevation Distance to Coast by Barrier Island Indicator	= = =	0.644	0.644	1.000	1.000	1.000	1.000			0.000	0.000	
G. H.	Distance to Ocean by Barrier Island Indicator Elevation by Barrier Island Indicator	= =			1.000	1.000	1.000	1.000			0.000	0.000	
I. J.	Distance to Lake Elevation Relative to Lake	= =							1.271 0.407	1.271 0.407			
K.	Territory (HUC12 & Barrier Island Indicator) Geographic Rate by Peril & Coverage *	Product of A to K	0.743	1.807 0.886	0.000	0.000	0.000	0.000	0.743	0.743	0.000	0.000	
<u> </u>	Geographic Nate by Fern & Goverage	Product of A to K	0.745	0.000	0.000	0.000		y & Contract Faci		0.100	0.000	0.000	
M.	Type of Use	=	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
N. O.	Floors of Interest Foundation Type	= = =	0.900 1.000	0.900 1.000	0.900 1.000	0.900 1.000	0.900 1.000	0.900 1.000	0.900 1.000	0.900 1.000			
P. Q. R.	First Floor Height by Foundation Design & Flood Vents M&E above First Floor Coverage Value Factor	= = = = = = = = = = = = = = = = = = = =	0.960 1.000 1.000	0.960 1.000 1.000	0.960 1.000 1.000	0.960 1.000 1.000	0.960 1.000 1.000	0.960 1.000 1.000	0.960 1.000 1.000	0.960 1.000 1.000	1.000	1.000	
S1. S2.	Deductible & Limit to Coverage Value Ratio * Deductible to Coverage Value Ratio *	(Note 1) (Note 2)	1.000	1.000	1.000	1.000	1.000 0.035	1.000	1.000	1.000	1.000	1.000 0.040	
S3. S4.	Final Deductible & ITV	(S1 - S2) (Note 3)	0.955 0.955	0.935 0.935	0.965 0.965	0.960 0.960	0.965 0.965	0.960 0.960	0.965 0.965	0.960 0.960	0.965 0.965	0.960 0.960	
	Concentration Risk CRS Discount Percentage CRS Discount Factor	= = (1 - U1)	0.959 15.0%	0.959 15.0%	1.000 15.0%	1.000 0.150	15.0% 0.850	15.0%	15.0%	15.0%	15.0% 0.850	15.0% 0.850	15.0% 0.850
	Rate by Peril & Coverage *	(Note 4)	0.850	0.850	0.850	0.850	0.000	0.850	0.850	0.850	0.000	0.000	0.850
W.	Rate (per \$1,000 of Building Value) Rate (per \$1,000 of Contents Value)	(Note 5) (Note 5)											0.791 0.691
Y.	Rate Weights by Coverage	(Note 6)	63.211%	84.370%	0.000%	0.000%	0.000%	0.000%	36.789%	15.630%	0.000%	0.000%	
Z. AA.	Weighted Deductible & ITV Factor (Building) Weighted Deductible & ITV Factor (Contents)	(Note 7) (Note 8)											0.959 0.939
AC.	Minimum Rate (per \$1,000 of Building Value) Maximum Rate (per \$1,000 of Building Value)	= =											0.000 14.385
AE.	Minimum Rate (per \$1,000 of Contents Value) Maximum Rate (per \$1,000 of Contents Value)	= =											0.000 14.085
	Final Rate (per \$1,000 of Building Value) Final Rate (per \$1,000 of Contents Value)	MIN(MAX(W, AB), AC) MIN(MAX(X, AD), AE)											0.791 0.691
AH. Al.	Coverage Value in Thousands (Building) Coverage Value in Thousands (Contents)	= =											\$250.00 \$100.00
AK.	Initial Premium without Fees (Building) ** Initial Premium without Fees (Contents) ** Initial Premium without Fees **	AF x AH AG x AI AJ + AK											\$197.75 \$69.10 \$266.85
	Prior Claims Premium **	(Note 9)											\$0.00
	Premium excluding Fees & Expense Constant **	AL + AM											\$266.85
AO. AP.	Expense Constant Loss Constant	= =											\$62.99 \$130.00
AQ.	Premium without Fees	AN + AO + AP											\$459.84
AS.	ICC Premium ICC Premium with CRS Discount ** Subtotal	= (U2 x AR) (AQ + AS)											\$4.00 \$3.40 \$463.24
	Reserve Fund Factor	=											1.15
	Subtotal **	(AT x AU)											\$532.73
	Probation Surcharge	=											\$0.00
	HFIAA Surcharge By Primary Residence Indicator	(Note 10)											\$25.00
	Federal Policy Fee Premium with Fees	= (AV + AW + AX + AY)											\$50.00 \$607.73
AZ.	Premium with rees	(AV + AW + AX + AY)											\$607.73

- Notes:

 1. Look up on (Deductible + Coverage Limit) / (Coverage Value), capped between 0 and 1.

 2. Look up on (Deductible) / (Coverage Value), capped between 0 and 1.

 3. IF Coverage Limit = 0 THEN 0, ELSE MAX(S3, 0.001).

 4. Product of L, M to R, S4, T, and UZ.

 5. Row (W), Column (13) = [(3) + (6) + (7) + (9) + (11)] of Row V.

 6. Row (Y), Column (13) = [(4) + (6) + (6) + (10) + (12)] of Row V.

 7. Row (Y), Column (13) = [(4) + (6) + (6) + (10) + (12)] of Row V.

 8. Row (Y), Column (3) = Row (Y), Column (4) Row (W), Column (13), Columns (6), (7), (9), & (11) in Row (Y) calculated similarly, Row (Y), Column (4) Row (X), Column (13), Columns (6), (10), & (12) in Row (Y) calculated similarly.

 7. Row (Z) is calculated as the sum of the products of Columns (6), (11), and (3) of Rows S4 and Y.

 8. Row (AA) is calculated as the sum of the products of Columns (6), (12), and (4) of Rows S4 and Y.

 9. Row (AM), Column (13) = Prior Claims Rate (S2), (AH) x Row (Z) x MAX(Number of Prior Claims 1, 0).

 10. IF Primary Residence, THEN S50, ELSE S200.

- 11. Calculated using variable inputs from Page 3.

 12. Premium Calculation Worksheet assumes near term expense and loss constants, a minimum rate of \$0 per \$1,000 of coverage value, and a maximum rate of \$15 per \$1,000 of coverage value.

^{*} Rounded to the nearrest thousandth
** Rounded to the nearest hundredth

Federal Emergency Management Agency National Flood Insurance Program Risk Rating 2.0 Countrywide, Leveed, Single-Family Home

Premium Calculation Worksheet Example 3 Inputs

(1)

. ,	· ,						
Variable	Value						
State	CA						
HUC12	180703041102						
Levee ID	003805010006						
Barrier Island	No						
MSA	H5						
Distance to River (meters)	37						
Elevation Relative to River (feet)	1						
Drainage Area (km²)	6.2						
Structural Relative Elevation (feet)	1.8						
Levee Quality (Probability of Faliure as a %)	0.15%						
Distance to Coast (meters)	153.5						
Distance to Ocean (meters)	2415						
Elevation (feet)	12.2						
Distance to Lake (meters) (Note 1)	N/A						
Elevation Relative to Lake (feet) (Note 1)	N/A						
River Class	Class E						
Type of Use	Single-Family Home - Frame						
Single Family Home Indicator	Yes						
Condo Unit Owner Indicator	No						
Floors of Interest	1-3+						
Foundation Type	Slab						
First Floor Height	0.5						
Foundation Design	Closed, Wall						
Flood Vents	No						
Machinery and Equipment (M&E) above First Floor	No						
Prior Claims	0						
Coverage A Value	\$250,000						
Coverage C Value	\$100,000						
Coverage A Limit	\$250,000						
Coverage C Limit	\$100,000						
Coverage A Deductible	\$1,250 \$4,050						
Coverage C Deductible	\$1,250 0.00/						
Community Rating System (CRS) Discount Percentage Reserve Fund	0.0%						
	1.15 \$0						
Probation Surcharge Primary Residence Indicator	ֆ∪ Yes						
Federal Policy Fee	\$50						
Increased Cost of Compliance (ICC) Premium	\$50 \$5						
moreased cost of compliance (100) i ferniam	ΨΟ						

Notes:

1. Distance to Lake and Elevation Relative to Lake only applies to locations within 10 miles of the Great Lakes.

Federal Emergency Management Agency National Flood Insurance Program Risk Rating 2.0 Countrywide, Leveed, Single-Family Home

	(1)	(2)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	ltem	Calculation	Inland Floor Building	d - Fluvial Contents	Inland Floo Building	d - Pluvial Contents	Storm Building	Surge Contents	Tsunar Building	Contents	Great La Building	Contents	Coastal Building	Erosion Contents	All Perils All Coverages
								G	eographic Factors						
A. B.	Base Rate (per \$1,000 of Coverage Value) Distance to River	=	2.568 1.062	4.949 1.062	3.868 1.072	6.099 1.072	0.000	0.000	1.101	1.017	0.000	0.000	0.000	0.000	
C. D.	Elevation Relative to River by River Class Drainage Area		0.732 1.000	0.732 1.000	1.137	1.137									
E. F.	Leveed Structural Relative Elevation Distance to Coast by Barrier Island Indicator	= =	0.848	0.848	0.674	0.674	3.049	3.049	1.000	1.000			0.000	0.000	
G. H.	Distance to Ocean by Barrier Island Indicator Elevation by Barrier Island Indicator	= =	1.000	1.000	1.000	1.000	0.814	0.814	0.311 2.354	0.311 2.354	2.505	2.505			
I. J. K	Distance to Lake Elevation Relative to Lake Levee Quality	= =	0.292	0.292							0.525 0.004	0.525 0.004			
L.	Territory (HUC12 & Levee ID / Barrier Island Indicator)	=	1.834	1.834	1.834	1.834	0.000	0.000	0.461	0.461	0.000	0.000			
M.	Geographic Rate by Peril & Coverage *	Product of A to L	0.907	1.747	5.828	9.189	0.000	0.000	0.372	0.343	0.000	0.000	0.000	0.000	
N	Type of Use	_	1,000	1 000	1 000	1,000	1.000		rty & Contract Facto		1,000	1.000			
N. O. P	rippe or Use Floors of Interest Foundation Type	= = = =	1.000 0.700 1.000	1.000 0.700 1.000	1.000 0.700 1.000	1.000 0.700 1.000	0.700 1.000	1.000 0.700 1.000	1.000 0.700 1.000	1.000 0.700 1.000	0.700 1.000	1.000 0.700 1.000			
Q. R.	First Floor Height by Foundation Design & Flood Vents M&E above First Floor	= =	0.960 1.000	0.960	0.960 1.000	0.960 1.000	0.960	0.960 1.000	0.960 1.000	0.960 1.000	0.960 1.000	0.960 1.000			
S. T1.	Coverage Value Factor Deductible & Limit to Coverage Value Ratio *	= (Note 1)	1.000	1.000 1.000	1.000	1.000	1.000 1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
T2. T3.	Deductible to Coverage Value Ratio * Initial Deductible & ITV	(Note 2) (T1 - T2)	0.045 0.955	0.065 0.935	0.045 0.955	0.065 0.935	0.035 0.965	0.040 0.960	0.035 0.965	0.040 0.960	0.035 0.965	0.040 0.960	0.035 0.965	0.040 0.960	
T4. U.	Concentration Risk	(Note 3) =	0.955 0.968	0.935 0.968	0.955 0.968	0.935 0.968	0.965 1.000	0.960 1.000	0.965	0.960	0.965	0.960	0.965	0.960	
V1. V2.	CRS Discount Percentage CRS Discount Factor	= (1 - V1)	0.0% 1.000	0.0% 1.000	0.0% 1.000	0.0% 1.000	0.0% 1.000	0.000 1.000	0.0% 1.000	0.0% 1.000	0.0% 1.000	0.0% 1.000	0.0% 1.000	0.0% 1.000	0.0% 1.000
W.	Rate by Peril & Coverage *	(Note 4)	0.563	1.063	3.620	5.589	0.000	0.000	0.241	0.221	0.000	0.000	0.000	0.000	
X. Y.	Rate (per \$1,000 of Building Value) Rate (per \$1,000 of Contents Value)	(Note 5) (Note 5)													4.424 6.873
Z.	Rate Weights by Coverage	(Note 6)	12.7%	15.5%	81.8%	81.3%	0.0%	0.0%	5.4%	3.2%	0.0%	0.0%	0.0%	0.0%	
AA. AB.	Weighted Deductible & ITV Factor (Building) Weighted Deductible & ITV Factor (Contents)	(Note 7) (Note 8)													0.956 0.936
AD.	Minimum Rate (per \$1,000 of Building Value) Maximum Rate (per \$1,000 of Building Value)	= =													0.000 14.340
AE. AF.	Minimum Rate (per \$1,000 of Contents Value) Maximum Rate (per \$1,000 of Contents Value)	= =													0.000 14.040
	Minimum Rate by Peril & Coverage (per \$1,000 of Coverage Value) * Maximum Rate by Peril & Coverage (per \$1,000 of Coverage Value) *	= =													
	Final Rate (per \$1,000 of Building Value) Final Rate (per \$1,000 of Contents Value)	MIN(MAX(X, AC), AD) MIN(MAX(Y, AE), AF)													4.424 6.873
AL.	Coverage Value in Thousands (Building) Coverage Value in Thousands (Contents)	= =													\$250.00 \$100.00
AN.	Initial Premium without Fees (Building) ** Initial Premium without Fees (Contents) ** Initial Premium without Fees **	AI x AK AJ x AL AM + AN													\$1,106.00 \$687.30 \$1,793.30
AP.	Prior Claims Premium **	(Note 9)													\$0.00
AQ.	Premium excluding Fees & Expense Constant **	AO + AP													\$1,793.30
	Expense Constant Loss Constant	= =													\$62.99 \$130.00
AT.	Premium without Fees	AQ + AR + AS													\$1,986.29
AV.	ICC Premium ICC Premium with CRS Discount ** . Subtotal	= (V2 x AU) (AT + AV)													\$5.00 \$5.00 \$1,991.29
	Reserve Fund Factor Subtotal **	= (AW x AX)													1.150 \$2,289.98
AZ.	Probation Surcharge	=													\$0.00
	HFIAA Surcharge By Primary Residence Indicator	(Note 10)													\$25.00
	Federal Policy Fee	=													\$50.00
BC.	Premium with Fees	(AY + AZ + BA + BB)									-				\$2,364.98

^{*} Rounded to the nearrest thousandth ** Rounded to the nearest hundredth

- Notes:
 1. Look up on (Deductlible + Coverage Limit) / (Coverage Value), capped between 0 and 1.
 2. Look up on (Deductlible) / (Coverage Value), capped between 0 and 1.
 3. IF Coverage Limit = 0 THEN 0, ELSE MAX(T3, 0.001).
 4. Product of M, N to S, T4, U, and V2.
 5. Row (N), Column (13) = [(3) + (5) + (7) + (9) + (11)) of Row W.
 6. Row (N), Column (13) = [(4) + (6) + (6) + (10) + (12)] of Row W.
 6. Row (Z), Column (3) = Row (W), Column (3) Row (X), Column (3) Columns (6), (7), (9), & (11)) in Row (Z) calculated similarly.
 6. Row (Z), Column (3) = Row (W), Column (3) Row (X), Column

Federal Emergency Management Agency National Flood Insurance Program Risk Rating 2.0 Countrywide, Non-Leveed, Non-Single-Family Home

Premium Calculation Worksheet Example 4 Inputs

(1)

Variable	Value
State	SC
HUC12	030502010605
Barrier Island Indicator	No
MSA	C13
Distance to River (meters)	111.2
Elevation Relative to River (feet)	4.6
Drainage Area (km²)	1.9
Structural Relative Elevation (feet)	0.9
Distance to Coast (meters)	231.4
Distance to Ocean (meters)	6779.8
Elevation (feet)	7
Distance to Lake (meters) (Note 1)	, N/A
Elevation Relative to Lake (feet) (Note 1)	N/A
River Class	Class B
Type of Use	Condominium - Unit Owner
Single Family Home Indicator	No
Condo Unit Owner Indicator	Yes
Floors of Interest	2
Foundation Type	Elevated without Enclosure, Post, Pile, or Pier
First Floor Height	5.5
Foundation Design	Open, No Obstruction
Flood Vents	No
Machinery and Equipment (M&E) above First Floor	No
Prior Claims	0
Coverage A Value	\$250,000
Coverage C Value	\$100,000
Coverage A Limit	\$250,000
Coverage C Limit	\$100,000
Coverage A Deductible	\$1,250
Coverage C Deductible	\$1,250
Community Rating System (CRS) Discount Percentage	15.0%
Reserve Fund	1.15
Probation Surcharge	\$0
Primary Residence Indicator	Yes
Federal Policy Fee	\$50
Increased Cost of Compliance (ICC) Premium	\$4

Notes:

1. Distance to Lake and Elevation Relative to Lake only applies to locations within 10 miles of the Great Lakes.

Federal Emergency Management Agency National Flood Insurance Program Risk Rating 2.0 Countrywide, Non-Leveed, Non-Single-Family Home

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	ltem	Calculation	Inlan Building	d Flood Contents	Storm S Building	Surge Contents	Tsuna Building	mi Contents	Great I Building	Lakes Contents	Coastal I Building	Erosion Contents	All Perils All Coverages
							Ge	ographic Factors					
A. B. C. D. E. F. G. H. I. J. K.	Base Rate (per \$1,000 of Coverage Value) Distance to River Elevation Relative to River by River Class Drainage Area Structural Relative Elevation Distance to Coast by Barrier Island Indicator Distance to Coast by Barrier Island Indicator Distance to Toasen by Barrier Island Indicator Elevation by Barrier Island Indicator Distance to Loaen by Barrier Island Indicator Distance to Lake Elevation Relative to Lake Territor (HUCT2 & Barrier Island Indicator)	= = = = = = = = = = =	5.040 1.068 0.567 0.744 0.898	3.948 1.068 0.567 0.744 0.898	1.4365 1.413 1.000 0.730	16.405 1.413 1.000 0.730	1.000 1.000 1.000	1.000 1.000 1.000	0.000 0.525 0.004 0.000	0.000 0.525 0.004 0.000	0.000	0.000	
L.	Geographic Rate by Peril & Coverage *	Product of A to K	0.973	0.762	16.181	18.478	0.000	0.000	0.000	0.000	0.000	0.000	
								y & Contract Fact					
M. N. O. P. Q. R. S1. S2. S3. S4. T. U1. U2.	Type of Use Floors of Interest Foundation Type First Floor Height by Foundation Design & Flood Vents M&E above First Floor Coverage Value Factor Deductible & Limit to Coverage Value Ratio * Deductible to Coverage Value Ratio * Initial Deductible & ITTV Concentration Risk CRS Discount Percentage CRS Discount Factor	= = = = = = = = = = = = = = = = = = =	0.313 0.282 1.000 0.561 1.000 1.000 0.045 0.955 0.955 0.965	0.313 0.282 1.000 0.561 1.000 1.000 0.065 0.935 0.935 0.964 15.0%	0.246 0.282 1.000 0.561 1.000 1.000 0.035 0.965 0.965 0.949 15.0%	0.246 0.262 1.000 0.561 1.000 1.000 1.000 0.040 0.960 0.960 0.960 0.949 0.150	0.246 0.282 1.000 0.561 1.000 1.000 1.000 0.035 0.965 0.965	0.246 0.282 1.000 0.561 1.000 1.000 1.000 0.960 0.960 0.960 0.850	0.246 0.282 1.000 0.561 1.000 1.000 1.000 0.035 0.965 0.965	0.246 0.282 1.000 0.561 1.000 1.000 0.040 0.960 0.960	1.000 1.000 0.035 0.965 0.965 15.0%	1.000 1.000 0.040 0.960 0.960 15.0%	15.0% 0.850
V.	Rate by Peril & Coverage *	(Note 4)	0.038	0.029	0.490	0.557	0.000	0.000	0.000	0.000	0.000	0.000	
W. X.	Rate (per \$1,000 of Building Value) Rate (per \$1,000 of Contents Value)	(Note 5) (Note 5)											0.528 0.586
Y.	Rate Weights by Coverage	(Note 6)	7.197%	4.949%	92.803%	95.051%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
Z. AA.	Weighted Deductible & ITV Factor (Building) Weighted Deductible & ITV Factor (Contents)	(Note 7) (Note 8)											0.964 0.959
AB. AC.	Minimum Rate (per \$1,000 of Building Value) Maximum Rate (per \$1,000 of Building Value)	= =											0.000 14.460
AD. AE.	Minimum Rate (per \$1,000 of Contents Value) Maximum Rate (per \$1,000 of Contents Value)	= =											0.000 14.385
	Final Rate (per \$1,000 of Building Value) Final Rate (per \$1,000 of Contents Value)	MIN(MAX(W, AB), AC) MIN(MAX(X, AD), AE)											0.528 0.586
	Coverage Value in Thousands (Building) Coverage Value in Thousands (Contents)	= =											\$250.00 \$100.00
AK.	Initial Premium without Fees (Building) ** Initial Premium without Fees (Contents) ** Initial Premium without Fees **	AF x AH AG x AI AJ + AK											\$132.00 \$58.60 \$190.60
AM.	Prior Claims Premium **	(Note 9)											\$0.00
AN.	Premium excluding Fees & Expense Constant **	AL + AM											\$190.60
AO. AP.	Expense Constant Loss Constant	= =											\$62.99 \$130.00
AQ.	Premium without Fees	AN + AO + AP											\$383.59
AS.	ICC Premium ICC Premium with CRS Discount ** Subtotal	= (U2 x AR) (AQ + AS)											\$4.00 \$3.40 \$386.99
AU.	Reserve Fund Factor	=											1.15
AV.	Subtotal **	(AT x AU)											\$445.04
	Probation Surcharge	=											\$0.00
	HFIAA Surcharge By Primary Residence Indicator	(Note 10)											\$25.00
	Federal Policy Fee	=											\$50.00
AZ.	Premium with Fees	(AV + AW + AX + AY)		•	_		•	-	•	•	•		\$520.04

- Notes:

 1. Look up on (Deductible + Coverage Limit) / (Coverage Value), capped between 0 and 1.

 2. Look up on (Deductible) / (Coverage Value), capped between 0 and 1.

 3. IF Coverage Limit = 0 THEN 0, ELSE MAX(S3, 0.001).

 4. Product of L, M to R, S4, T, and UZ.

 5. Row (W), Column (13) = [(3) + (6) + (7) + (9) + (11)] of Row V.

 6. Row (Y), Column (13) = [(4) + (6) + (6) + (10) + (12)] of Row V.

 7. Row (Y), Column (13) = [(4) + (6) + (6) + (10) + (12)] of Row V.

 8. Row (Y), Column (3) = Row (Y), Column (4) Row (W), Column (13), Columns (6), (7), (9), & (11) in Row (Y) calculated similarly, Row (Y), Column (4) Row (X), Column (13), Columns (6), (10), & (12) in Row (Y) calculated similarly.

 7. Row (Z) is calculated as the sum of the products of Columns (6), (11), and (3) of Rows S4 and Y.

 8. Row (AA) is calculated as the sum of the products of Columns (6), (12), and (4) of Rows S4 and Y.

 9. Row (AM), Column (13) = Prior Claims Rate (S2), (AH) x Row (Z) x MAX(Number of Prior Claims 1, 0).

 10. IF Primary Residence, THEN S50, ELSE S200.

- 11. Calculated using variable inputs from Page 7.

 12. Premium Calculation Worksheet assumes near term expense and loss constants, a minimum rate of \$0 per \$1,000 of coverage value, and a maximum rate of \$15 per \$1,000 of coverage value.

^{*} Rounded to the nearrest thousandth
** Rounded to the nearest hundredth