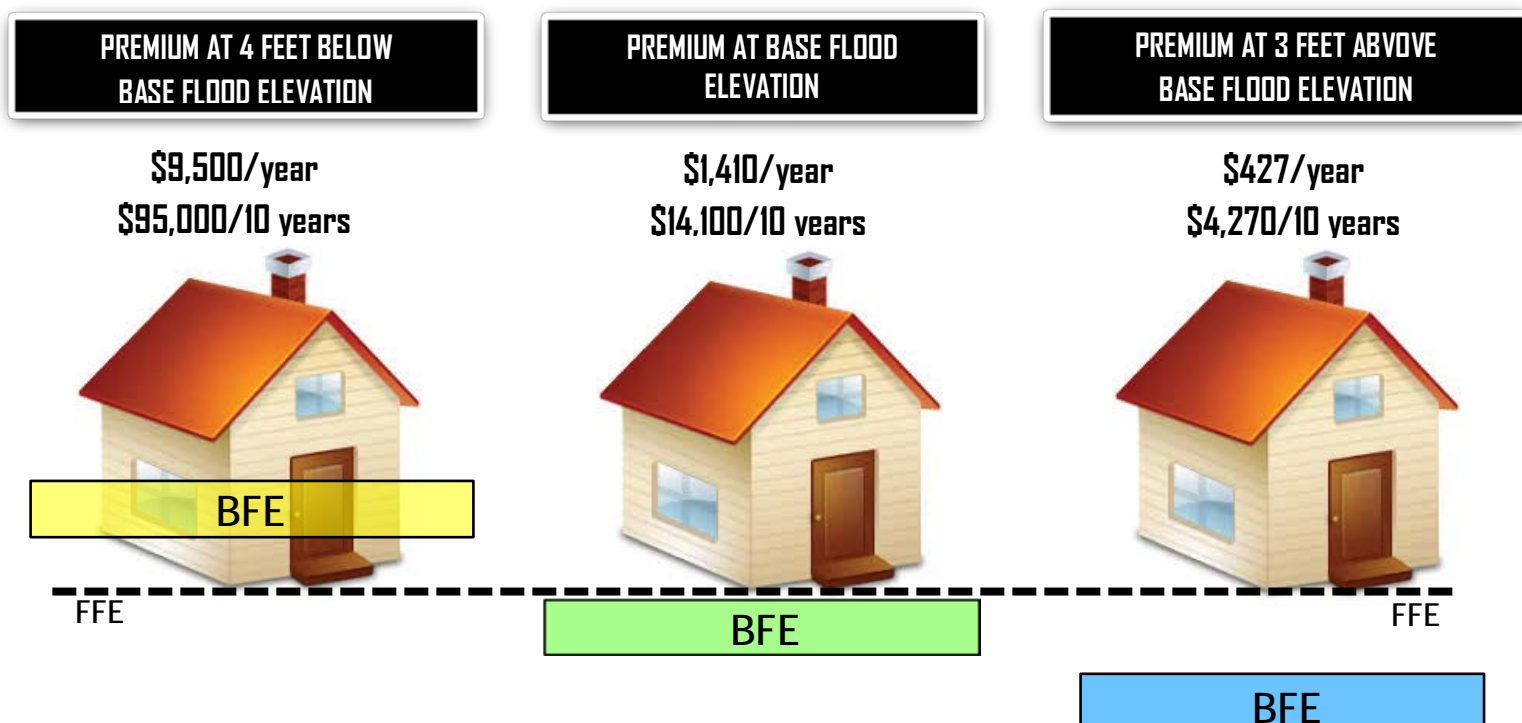


The following illustration compares the cost of flood insurance over 10 years based on a home's finished floor elevation (FFE) vs. base flood elevation (BFE):



(\$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single- family, one-story structure without a basement at: 4 feet below BFE; at BFE; and at 3 feet above BFE.)

(Rating per FEMA flood insurance manual, October 1, 2012). The illustration is based on a standard National Flood Insurance Program (NFIP) deductible.

Flood Insurance Premium Reductions Can Be Significant

Example 1: V Zone building, supported on piles or piers, no below-BFE enclosure or obstruction. \$250,000 building coverage, \$100,000 contents coverage.		Example 2: A Zone building, slab or crawlspace foundation (no basement). \$200,000 building coverage, \$75,000 contents coverage.	
Floor Elevation Above BFE	Reduction in Annual Flood Premium*	Floor Elevation Above BFE	Reduction in Annual Flood Premium*
1 foot	25%	1 foot	39%
2 feet	50%	2 feet	48%
3 feet	62%	3 feet	48%
4 feet	67%	4 feet	48%