

EFFECTIVE JANUARY 1, 2021

**NEWLY MAPPED TABLE 3. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008¹**

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 October 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.

**NEWLY MAPPED TABLE 6E. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE
JANUARY 1, 2020 THROUGH DECEMBER 31, 2020**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008 – Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2015 – Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2016 – Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.350
Jan 2017 – Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.170
Jan 2018 – Dec 2018	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.100
Jan 2019 – Dec 2019	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2020 – Dec 2020	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**NEWLY MAPPED TABLE 6F. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE
JANUARY 1, 2021 THROUGH DECEMBER 31, 2021**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008 – Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2015 – Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2016 – Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.350
Jan 2017 – Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.170
Jan 2018 – Dec 2018	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.100
Jan 2019 – Dec 2019	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2020 – Dec 2020	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2021 – Dec 2021	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000