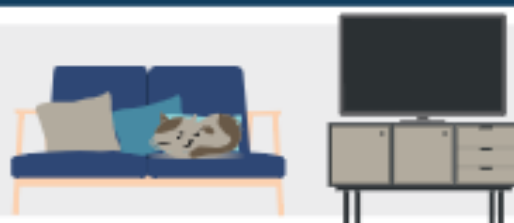


Do You Have a Preferred Risk Policy (PRP)? 7 Things You Should Know

All Preferred Risk Policy customers are transitioning to the National Flood Insurance Program's (NFIP's) new pricing methodology, **Risk Rating 2.0: Equity in Action**, and are now able to personalize their flood insurance coverage.

1 You can now choose your building and contents policy limits and deductibles.

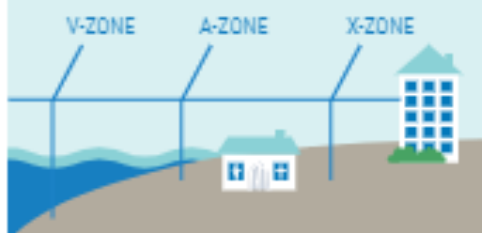


2 Your insurance rate is based on your property's unique flood risk.

4 You will see claims history considered in the premium if the property has two or more flood losses, with one loss under the new pricing methodology.



3 Your insurance rate now incorporates more flood risk variables, rather than just your property's flood zone.



5 You may be eligible for a Community Rating System (CRS) discount if you live in a participating community, regardless of flood zone.*



6 You may be able to take advantage of mitigation discounts, such as elevating machinery and equipment, or installing proper flood openings.



7 Your renewal premium may be lower, remain the same, or increase. Premium increases will be gradual and subject to the rate caps imposed by Congress, most within the 18% annual cap.



Visit fema.gov/flood-insurance/risk-rating or contact your flood insurance provider to learn how this new pricing system helps you protect the life you've built.



FEMA



February 2022

*In participating CRS communities, full risk premiums are discounted to reflect the reduced flood risk resulting from the community's mitigation efforts that exceed the minimum requirements of the NFIP.