




FEMA

W-17068

November 13, 2017

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

FROM:   
David I. Maurstad  
Assistant Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: April 1, 2018, Increased Cost of Compliance (ICC) Rate Increase

In a memorandum dated September 29, 2017, announcing the April 1, 2018, and January 1, 2019, Program Changes, FEMA informed you that there would be no changes to ICC premiums. However, after further consideration, FEMA is increasing ICC premiums, effective April 1, 2018.

ICC premiums have remained constant for several years. To maintain program integrity and stability, FEMA has determined that ICC premiums must increase to keep pace with increased costs due to inflation over the years.

Therefore, for policies effective on or after April 1, 2018, please use the updated ICC premiums shown in the attached tables from the Rating and Condominiums sections of the *NFIP Flood Insurance Manual*.

We apologize for any inconvenience that this delayed notice may cause. Thank you for your continued cooperation in support of the NFIP.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

**TABLE 9. STANDARD FLOOD INSURANCE POLICY  
INCREASED COST OF COMPLIANCE (ICC) COVERAGE  
Premiums for \$30,000 ICC Coverage**

All Except RCBAP, PRP, Newly Mapped, MPPP, Provisionally Rated, and Submit-for-Rate Policies

RATE TABLE	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	1-4 FAMILY		OTHER RESIDENTIAL, NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL	
				Building Amount of Insurance		Building Amount of Insurance	
				\$1- \$230,000	\$230,001- \$250,000	\$1- \$480,000	\$480,001- \$500,000
Table 1	N/A	All Emergency Program	N/A	\$0	\$0	\$0	\$0
Table 2A, 2B, 2C, and 2D	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All Pre-FIRM	N/A	\$75	\$65	\$75	\$65
	A99, B, C, X, D	All Pre-FIRM	N/A	\$6	\$5	\$6	\$5
Table 3A	A99, B, C, and X	All Pre-FIRM and Post-FIRM	N/A	\$6	\$5	\$6	\$5
	AO, AH, and D	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A	\$6	\$5	\$6	\$5
Table 3B	AE, A1-A30	All Post-FIRM and Pre-FIRM Optional Rating	> -2	\$6	\$5	\$6	\$5
		Post-FIRM Non-Elevated; Pre-FIRM Non-Elevated or Elevated with full enclosure	< -1	\$38	\$28	\$38	\$28
		Post-FIRM Elevated; Pre-FIRM Elevated, partial or no enclosure	< -1	\$10	\$7	\$10	\$7
Table 3C	Unnumbered A	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A (All)	\$6	\$5	\$6	\$5
Table 3D	('75-'81) VE, V1-V30	All Post-FIRM and Pre-FIRM Optional Rating	> -2	\$33	\$22	\$33	\$22
Table 3E	(Post '81) VE, V1-V30	Post-FIRM Elevated no enclosure and Pre-FIRM Elevated no obstruction (no enclosure) and '75-'81 Post-FIRM no obstruction	> -4	\$20	\$15	\$20	\$15
Table 3F	(Post '81) VE, V1-V30	Post-FIRM Elevated with enclosure < 300 SF breakaway and Pre-FIRM or '75-'81 Post-FIRM Optional rating Elevated with enclosure < 300 SF breakaway	> -4	\$20	\$15	\$20	\$15
Table 4	AR and AR Dual	All (rated without elevation)	N/A	\$6	\$5	\$6	\$5
Table 5	AR and AR Dual	All (rated with elevation)	> -1	\$6	\$5	\$6	\$5
Table 6	A, AE, A1-A30, AO, AH, V, VE, V1-V30	All Tentative Rate	N/A	\$6	\$5	\$6	\$5

NOTES:

- (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and GFIPs.
- (2) The ICC Premium is not eligible for the deductible discount.
- (3) For RCBAP, PRP, Newly Mapped, MPPP, and Provisionally Rated policies, use the ICC Premiums contained in applicable sections of this manual.
- (4) Use the ICC Premiums above for Table 3B for elevations of -2 and below. For all other Submit-for-Rate policies, refer to the SRG manual.
- (5) For further guidance on **Other Residential**, Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

**TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES**

(Including Townhouse/Rowhouse)

**INCREASED COST OF COMPLIANCE (ICC) COVERAGE**All Except Submit-for-Rate Policies<sup>1</sup>

Premiums for \$30,000 ICC Coverage

CONDO RATE TABLE	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	RCBAP ICC PREMIUM
Table 3A	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM subsidized High Rise (HR) rated without elevation	N/A	\$75
	A99, B, C, and X	All HR	N/A	\$6
	D	Post-FIRM HR No Basement/Enclosure	N/A	\$6
	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All HR full-risk rated with elevation	> -2	\$6
Table 3B	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All HR	N/A	\$75
Table 3C	AO and AH	All Post-FIRM HR No Basement/Enclosure or Pre-FIRM Optional Rating	Any	\$6
	Unnumbered A	Post-FIRM No Basement/Enclosure HR and All Pre-FIRM HR Optional Rating	> 0 With no BFE, or > -2 with BFE	\$6
Table 3D	AR and AR Dual	All HR rated without elevation	N/A	\$6
	AR and AR Dual	All HR rated with elevation	> -1	\$6
Table 3E	('75-'81) VE, V1-V30	All HR	> -2	\$33
Table 4A	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM LR rated without elevation	N/A	\$75
	A99, B, C, and X	All LR	N/A	\$6
	AO, AH, and D	Post-FIRM LR No Basement/Enclosure or Pre-FIRM Optional Rating	Any	\$6
Table 4B (SRL)	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM subsidized LR rated without elevation	N/A	\$75
Table 4C (substantial improvement)	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM subsidized LR rated without elevation	N/A	\$75
Table 4D	AE, A1-A30	Post-FIRM LR and Pre-FIRM LR Optional Rating	> -2	\$6
Table 4E	Unnumbered A	Post-FIRM No Basement/Enclosure LR and All Pre-FIRM HR Optional Rating	> 0 With no BFE, or > -2 with BFE	\$6
Table 4F	AR and AR Dual	All LR rated without elevation	N/A	\$6
	AR and AR Dual	All LR rated with elevation	> -1	\$6
Table 4G	('75-'81) VE, V1-V30	All LR	> -2	\$33
Table 5A	(Post '81) VE, V1-V30	Post-FIRM LR and LR Elevated no enclosure and Pre-FIRM HR and LR Elevated no enclosure and Post-FIRM '75-'81	> -4	\$20
Table 5B	(Post '81) VE, V1-V30	Post-FIRM LR and LR Elevated with enclosure and Pre-FIRM LR and LR Elevated with enclosure and Post-FIRM '75-'81	> -4	\$20

1 Use the ICC Premium Table contained in the *Specific Rating Guidelines* manual.