

EFFECTIVE JAN. 1, 2021
PRP TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations
 With Basement or Enclosure²

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,160	\$1,510	\$1,842	\$2,160	\$2,464	\$2,752	\$3,025	\$3,283	\$3,525	\$3,753
	\$100,000	\$1,664	\$2,013	\$2,345	\$2,663	\$2,966	\$3,254	\$3,527	\$3,786	\$4,026	\$4,254
	\$150,000	\$2,014	\$2,359	\$2,689	\$3,003	\$3,303	\$3,588	\$3,858	\$4,114	\$4,352	\$4,579
	\$200,000	\$2,212	\$2,559	\$2,887	\$3,201	\$3,502	\$3,788	\$4,059	\$4,312	\$4,553	\$4,777
	\$250,000	\$2,353	\$2,698	\$3,028	\$3,341	\$3,642	\$3,927	\$4,197	\$4,451	\$4,693	\$4,918
	\$300,000	\$2,508	\$2,852	\$3,182	\$3,496	\$3,796	\$4,081	\$4,351	\$4,607	\$4,845	\$5,071
	\$350,000	\$2,679	\$3,023	\$3,352	\$3,668	\$3,966	\$4,252	\$4,520	\$4,776	\$5,016	\$5,242
	\$400,000	\$2,791	\$3,135	\$3,464	\$3,779	\$4,078	\$4,365	\$4,633	\$4,888	\$5,127	\$5,354
	\$450,000	\$2,918	\$3,264	\$3,592	\$3,908	\$4,207	\$4,491	\$4,760	\$5,016	\$5,255	\$5,480
	\$500,000	\$3,058	\$3,404	\$3,732	\$4,047	\$4,347	\$4,632	\$4,901	\$5,155	\$5,395	\$5,620

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations
 Without Basement or Enclosure³

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 712	\$ 898	\$1,077	\$1,247	\$1,409	\$1,561	\$1,707	\$1,844	\$1,973	\$2,094
	\$100,000	\$ 972	\$1,158	\$1,335	\$1,505	\$1,667	\$1,820	\$1,967	\$2,103	\$2,232	\$2,354
	\$150,000	\$1,152	\$1,336	\$1,513	\$1,682	\$1,840	\$1,992	\$2,137	\$2,274	\$2,400	\$2,521
	\$200,000	\$1,351	\$1,536	\$1,710	\$1,880	\$2,040	\$2,191	\$2,335	\$2,472	\$2,600	\$2,719
	\$250,000	\$1,484	\$1,669	\$1,844	\$2,013	\$2,173	\$2,324	\$2,467	\$2,605	\$2,732	\$2,852
	\$300,000	\$1,625	\$1,810	\$1,986	\$2,155	\$2,314	\$2,465	\$2,610	\$2,746	\$2,873	\$2,994
	\$350,000	\$1,701	\$1,886	\$2,063	\$2,230	\$2,391	\$2,542	\$2,686	\$2,821	\$2,949	\$3,070
	\$400,000	\$1,786	\$1,970	\$2,146	\$2,314	\$2,474	\$2,626	\$2,770	\$2,906	\$3,034	\$3,154
	\$450,000	\$1,878	\$2,063	\$2,238	\$2,406	\$2,566	\$2,718	\$2,863	\$2,997	\$3,125	\$3,246
	\$500,000	\$1,977	\$2,162	\$2,337	\$2,507	\$2,666	\$2,817	\$2,961	\$3,098	\$3,224	\$3,344

Non-Residential Business or Other Non-Residential Contents-Only Coverage

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$ 173	\$ 50,000	\$ 423
\$100,000	\$ 275	\$100,000	\$ 654
\$150,000	\$ 372	\$150,000	\$ 870
\$200,000	\$ 470	\$200,000	\$1,095
\$250,000	\$ 570	\$250,000	\$1,319
\$300,000	\$ 671	\$300,000	\$1,546
\$350,000	\$ 771	\$350,000	\$1,771
\$400,000	\$ 870	\$400,000	\$1,996
\$450,000	\$ 967	\$450,000	\$2,221
\$500,000	\$1,066	\$500,000	\$2,447

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 Oct. 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.

EFFECTIVE JAN. 1, 2022

**PRP TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹**

**Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations
With Basement or Enclosure²**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,334	\$1,737	\$2,118	\$2,484	\$2,834	\$3,165	\$3,479	\$3,775	\$4,054	\$4,316
	\$100,000	\$1,914	\$2,315	\$2,697	\$3,062	\$3,411	\$3,742	\$4,056	\$4,354	\$4,630	\$4,892
	\$150,000	\$2,316	\$2,713	\$3,092	\$3,453	\$3,798	\$4,126	\$4,437	\$4,731	\$5,005	\$5,266
	\$200,000	\$2,544	\$2,943	\$3,320	\$3,681	\$4,027	\$4,356	\$4,668	\$4,959	\$5,236	\$5,494
	\$250,000	\$2,706	\$3,103	\$3,482	\$3,842	\$4,188	\$4,516	\$4,827	\$5,119	\$5,397	\$5,656
	\$300,000	\$2,884	\$3,280	\$3,659	\$4,020	\$4,365	\$4,693	\$5,004	\$5,298	\$5,572	\$5,832
	\$350,000	\$3,081	\$3,476	\$3,855	\$4,218	\$4,561	\$4,890	\$5,198	\$5,492	\$5,768	\$6,028
	\$400,000	\$3,210	\$3,605	\$3,984	\$4,346	\$4,690	\$5,020	\$5,328	\$5,621	\$5,896	\$6,157
	\$450,000	\$3,356	\$3,754	\$4,131	\$4,494	\$4,838	\$5,165	\$5,474	\$5,768	\$6,043	\$6,302
	\$500,000	\$3,517	\$3,915	\$4,292	\$4,654	\$4,999	\$5,327	\$5,636	\$5,928	\$6,204	\$6,463

**Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations
Without Basement or Enclosure³**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 819	\$1,033	\$1,239	\$1,434	\$1,620	\$1,795	\$1,963	\$2,121	\$2,269	\$2,408
	\$100,000	\$1,118	\$1,332	\$1,535	\$1,731	\$1,917	\$2,093	\$2,262	\$2,418	\$2,567	\$2,707
	\$150,000	\$1,325	\$1,536	\$1,740	\$1,934	\$2,116	\$2,291	\$2,458	\$2,615	\$2,760	\$2,899
	\$200,000	\$1,554	\$1,766	\$1,967	\$2,162	\$2,346	\$2,520	\$2,685	\$2,843	\$2,990	\$3,127
	\$250,000	\$1,707	\$1,919	\$2,121	\$2,315	\$2,499	\$2,673	\$2,837	\$2,996	\$3,142	\$3,280
	\$300,000	\$1,869	\$2,082	\$2,284	\$2,478	\$2,661	\$2,835	\$3,002	\$3,158	\$3,304	\$3,443
	\$350,000	\$1,956	\$2,169	\$2,372	\$2,565	\$2,750	\$2,923	\$3,089	\$3,244	\$3,391	\$3,531
	\$400,000	\$2,054	\$2,266	\$2,468	\$2,661	\$2,845	\$3,020	\$3,186	\$3,342	\$3,489	\$3,627
	\$450,000	\$2,160	\$2,372	\$2,574	\$2,767	\$2,951	\$3,126	\$3,292	\$3,447	\$3,594	\$3,733
	\$500,000	\$2,274	\$2,486	\$2,688	\$2,883	\$3,066	\$3,240	\$3,405	\$3,563	\$3,708	\$3,846

Non-Residential Business or Other Non-Residential Contents-Only Coverage

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$ 199	\$ 50,000	\$ 486
\$100,000	\$ 316	\$100,000	\$ 752
\$150,000	\$ 428	\$150,000	\$1,001
\$200,000	\$ 541	\$200,000	\$1,259
\$250,000	\$ 656	\$250,000	\$1,517
\$300,000	\$ 772	\$300,000	\$1,778
\$350,000	\$ 887	\$350,000	\$2,037
\$400,000	\$1,001	\$400,000	\$2,295
\$450,000	\$1,112	\$450,000	\$2,554
\$500,000	\$1,226	\$500,000	\$2,814

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 Oct. 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.