Ten Essential Rating Factors

And Where to Find Them

	Insurance Agent	Lender	Realtor	Elevation Certificate	Previous Policy/Owner	Community Official	Flood Map
1. Flood Zone	X	X		X	X	X	X
2. Date of Construction		X	X	X			
3. Pre/Post FIRM Status	X						
4. Occupancy Type	X		X		X		
5. Number of Floors	X		X		X		
6. Coverage	X	X					
7. Deductibles	X	X					
8. Basement/Enclosure	X	X		X	X		
9. Elevation	X			X	X	X	
10. CRS Discount	X					X	