

Greg Schroeder

From: Houck, Kevin [Kevin.Houck@state.co.us]
Sent: Tuesday, May 12, 2009 4:51 PM
To: Greg Schroeder; norman.ashford@dhs.gov
Cc: Robert Krehbiel; Dave Jula; Eva Wilson
Subject: RE: Question regarding insurance ratings with X zones

I'll let Norm officially answer this, but my belief all along is that the Shaded X Zone has no insurance ramifications whatsoever, including the mandatory purchase clause as well as premium rating. It is shown on the map for informational purposes only, and is sometimes used for things such as floodplain management issues as relating to critical facilities.

That is, for insurance purposes, and floodplain management purposes (if FEMA minimum management procedures are followed), there is technically no difference between a shaded X zone and an unshaded X zone.

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From: Greg Schroeder [mailto:Greg.Schroeder@eaglecounty.us]
Sent: Tuesday, May 12, 2009 4:46 PM
To: norman.ashford@dhs.gov
Cc: Robert Krehbiel; Dave Jula; Houck, Kevin; Eva Wilson
Subject: Question regarding insurance ratings with X zones

Hi Norm,

I have a question regarding the rating of a flood insurance policy regarding if a structure is within an "X" Zone as compared to a "Shaded X" zone. Specifically, I searched through the NFIP Flood Insurance Manual, revision May 2009. (<http://www.fema.gov/business/nfip/manual.shtm>) and found no reference to a "Shaded X" zone. All of the ratings tables indicated that rates were set by a Zone X only.

My questions are:

Would there ever be an exception where a "Shaded X" zone would have a different insurance rating than an "X" zone, possibly resulting in a different premium?

Or, are "Shaded X" zones and "X" zones considered the same, and therefore rated the same?

Please let me know what your interpretation is, or who else with FEMA can assist. Thank you!

Greg Schroeder, P.E., CFM
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5/15/2009

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Greg Schroeder

From: Ashford, Norman [Norman.Ashford@dhs.gov]
Sent: Wednesday, May 13, 2009 10:38 AM
To: Greg Schroeder
Subject: RE: Question regarding insurance ratings with X zones

Greg and Kevin--- Kevin you are absolutely right, shaded zones have implications outside insurance and insurance rating. From our standpoint a shaded "X" is an "X". Thanks for the inquiry. Norm Greg another issue the LOMR issue--- I'm sorry for the delayed response—I had surgery and have been out. I sent the response letter today and I'm sorry the solutions aren't as you had hoped. I spent a lot of time with all players that could help, and The LOMR appears to be the only relief. Sorry norm

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Cc: Robert Krehbiel; Dave Jula; Houck, Kevin; Eva Wilson
Subject: Question regarding insurance ratings with X zones

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