



Smart Choice® Flood's partnership with Wright Flood puts our Federal Flood and Excess Flood Insurance service, technology and claims expertise to work for you and your clients.

For more than 30 years, Wright Flood has provided federal flood insurance, excess flood, and now private flood,* with leading industry expertise, earning an A- (Excellent) rating from A.M. Best. As the nation's largest provider of flood insurance, we offer exceptional claims handling, user friendly technology and the service that you deserve.

We are the people who are there when you need us and we think that's the measure of the right relationship.

Why Choose Smart Choice® Flood and Wright Flood as your Flood Insurance Provider:

1. **Wright Flood is #1** – The largest provider of Federal Flood Insurance (NFIP) in the country. Read more: [Top 10 Reasons to Sell Wright Flood](#).
2. **Wright Flood's Conversion Team** – When you choose Wright, they take the time and effort out of your hands to convert Policies to their platform. This is an important note, as most all other carriers will ask your agency staff to gather the needed information, including elevation certificates and photos. You will have your own Marketing Rep and a Dedicated Conversion Specialist.
3. **Direct Access to Wright Flood** – You will be granted direct access to Wright Flood for New and Renewal Business, as well as any needed best-in-class service and training for staff. Wright was the first to introduce "live chat" with Wright Flood's dedicated service reps.
4. **Re-Underwriting Opportunity** – Effective October 1, 2016, the NFIP required all carriers to properly rate all converting business. Review the [Clear Communication document](#) for more details on how Wright Flood expertly handles re-underwriting of your flood policies. This provides for a clear and distinct advantage for you, and your policyholders! This could also help minimize or eliminate E&O issues at claim time.
5. **Access to Excess flood** -- Wright Excess Flood offers extended limits of \$750,000 additional for building and \$100,000 more coverage for contents over the limits of a Wright Flood federal flood insurance policy.* Higher excess flood limits may be extended with underwriter approval.

*View [applicable states](#)

Wright Flood. We focus solely on flood.



Wright Flood Marketing

20+ NFIP-trained sales staff

- Average 19 year experience

16 Field Sales Experts

- Build your flood business
- Proven flood marketing plans
- Flood train your staff

Utilize proven flood marketing tools

- Flood brochures, direct mail, advertising
- Content for agency flood website pages, prepared flood newsletter article

Community Outreach

- NFIP Program and Flood map changes



Top 10 Reasons to Sell Wright Flood Insurance

- 1 Claims Service with a singular focus.** While most large insurance providers only devote a fraction of their service to flood, Wright Flood is wholly dedicated to making our claims service as easy and stress free as possible for you and your customers. Our in-house flood claims management team will earn your confidence with proven catastrophe handling expertise, 24 hour claims reporting, and flood adjusters dedicated to integrity and service. We are proud to have been there to help communities recover from large disasters like Katrina, Wilma, Irene and Sandy.
- 2 The Private Flood Alternative™ (PFA) and PFA+ Plus™.** Private Flood choices that offer selected properties expanded coverage, or lower premiums and easy quoting—some without EC or waiting periods. Meets lender requirements and backed by AM best A-rated XV carriers through Underwriter at Lloyds. Check for availability in your state.
- 3 Keep customers when flood maps change.** At Wright Flood we take action to analyze your affected policies, convert eligible policies to the Preferred Risk Policy form and to the Newly Mapped program and alert you and your policyholders of their flood zone and policy changes. We hope this will help policyholders and agents alike retain valuable flood insurance coverage after a map change.
- 4 Visualize your flood risk.** When quoting flood, our online tools help you and your customer see on a perimeter map how close the next higher flood zone is to their property. This feature helps everyone understand their flood risks and value their flood insurance policy.
- 5 Homeowners and business property insurance policies do not usually cover flood damage.**
- 6 It is in your customers' best interest to obtain a flood policy.** Floods are unpredictable, occur everywhere even in your back yard, not just near oceans or rivers. **People outside of high-risk areas file over 20% of NFIP claims** and receive 33% of disaster assistance for flooding, which must be repaid with interest.
- 7 Protect yourself from E&O exposure.** Failing to offer a flood policy or advising a customer that they do not need flood insurance not only exposes your customers to a large uncovered loss, but also leaves you in danger of an Errors & Omissions claim
- 8 We are the industry leader.** As the largest provider of flood insurance (NFIP) policies in the US, we take pride in offering flood insurance solutions, user-friendly technology, and exceptional claims service to agents across the nation. In addition to providing federal flood insurance, excess flood coverage and leading industry expertise, we have earned an A- (Excellent) rating from A.M. Best for our financial strength and have a long standing relationship with FEMA.
- 9 We are Flood.** At Wright Flood our sole focus is flood insurance and excess flood insurance. From automated claims reporting to educational webinars to flood brochures and marketing tools, Wright Flood provides a wealth of useful information and extensive support at wrightflood.com. Our online quoting tools are designed for ease of use, accuracy and NFIP compliance and all policies are processed under our roof without third party vendors. And with field experts in all 50 states, we are proud to provide you with the service, support and reliability you deserve.
- 10 Coverage kicks in 30 days after application!** Protect your customers and improve your business by selling Wright Flood today.