

## STUDENT OF THE INDUSTRY PARTING SHOT

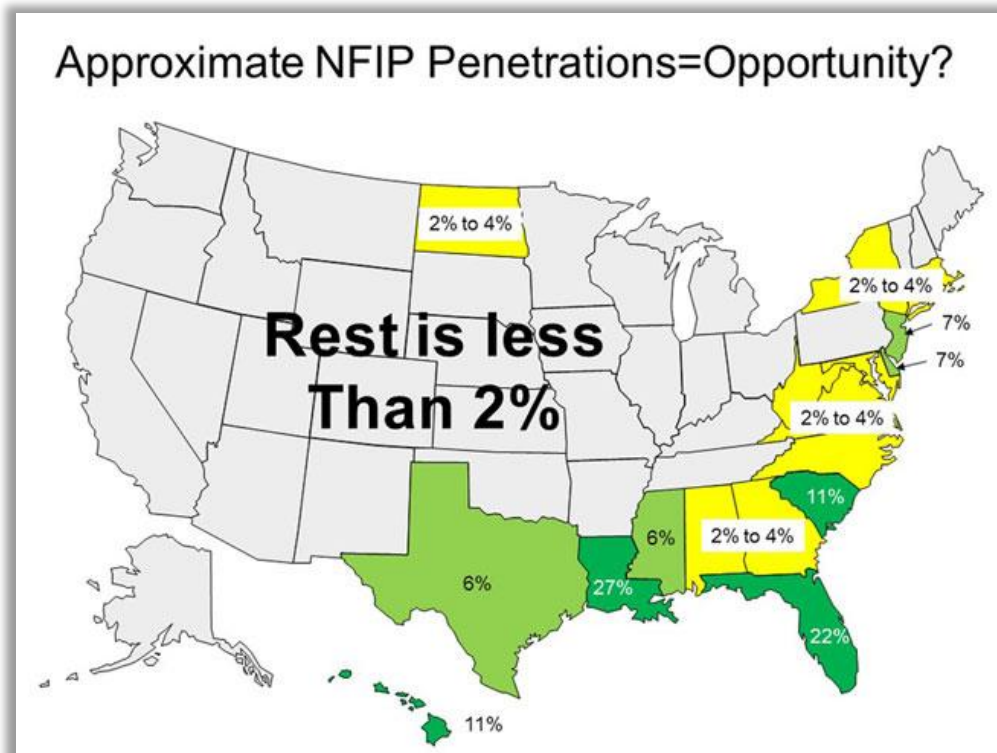
### Flood Insurance Penetrations-Part II

By Paul Buse, President of Big I Advantage®

Last week, I shared my surprise that my home town of Madison, Wisconsin, with its three lakes, a river, and countless streams (not to mention many marshes) had only 147 National Flood Insurance Program policies. Perhaps I shouldn't have been surprised as Wisconsin joins 11 other states in with penetrations below 1% and there are 32 states which have penetrations below 2 percent. No doubt there are many communities with very few flood policies per household.

A reader asked me for a map. That map is below and the NFIP statistics are available for your state as well as your city/county [here](#). States with penetrations below 1% are: Missouri (0.9%), Idaho (0.9%), Alaska (0.9%), Kansas (0.9%), Illinois (0.9%), Wyoming (0.8%), Ohio (0.8%), District Columbia (0.7%), Wisconsin (0.6%), Michigan (0.6%), Minnesota (0.5%), Utah (0.3%).

We hope readers of this newsletter are well aware that we have a Big "I" Flood program available. Together, Big "I" Flood and Selective's relationship helps deliver members an unparalleled flood program. Together, we offer agents several layers of support to meet any and all flood insurance needs. Get to know the Big "I" and Selective staff and get your flood questions answered. With personalized support, competitive commissions, and an [easy-to-use quoting platform](#), it is an easy decision to start writing your flood business through the Big "I" Flood-Selective partnership today. Learn more at [www.independentagent.com/Flood](http://www.independentagent.com/Flood).



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Source: [NFIP Statistics for 2016 for Flood Policies and Estimates of Households per State](#)

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