

Two for Tuesday Archives Edition

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Selective's Flood Team Ramps Up Flood Awareness Campaign to Support FEMA's 2022 Moonshot Goal



With the 2019 Hurricane season well underway, the nation is bracing for the possibility of damage from floods and storm surges. Yet, only about 4 million properties are covered by flood insurance. As such, the Federal Emergency Management Agency (FEMA) has declared a "moonshot goal" to double that number by 2022.

Big "I" Flood program partner Selective's Flood team is on a mission to help FEMA reach its goal, as well as all company employees who provide support through direct contact with agencies or by helping promote awareness of flood insurance. Selective is a prominent player in the flood market. The company is the fifth largest "Write Your Own" (WYO) writer of flood insurance through

FEMA's National Flood Insurance Program (NFIP)1 and offers NFIP flood insurance for both personal and commercial properties in all 50 states.

A team of 10 Flood Territory Managers (Flood TMs) cover the country, and work with local agencies to provide flood policies to clients. In recent months, Flood TMs have partnered with Commercial Lines and Personal Lines field staff to promote the importance of flood insurance to local agencies with whom they have relationships. Additionally, Selective's Flood team has partnered with Personal Lines to include an NFIP flood quote with every homeowner policy.

"As more Selective field staff, like Agency Management Specialists and Personal Lines Marketing Specialists, talk to their agency partners about flood insurance, the better the chances of consumers choosing flood coverage," says **Lisa Tumminello**, Flood Manager, Selective.

"People don't recognize the need for a flood policy," she continues. "But just because someone doesn't live in a hazardous flood zone, doesn't mean they shouldn't have a flood policy." One out of five claims filed with the NFIP come from properties outside of high-risk flood areas.

By the time flood waters start lapping at a homeowner's doorstep, it's too late for coverage from a new NFIP policy. Flood policies generally have a 30-day waiting period before they go into effect. With hurricane season upon us, Selective's Flood team is re-emphasizing its message and spreading awareness in and around flood-prone areas. "We're trying to get everyone on board with the need to have flood insurance," Lisa says.

Learn more about Selective and the Big "I" Flood program at www.independentagent.com/Flood, or contact your dedicated territory manager today

1. Per SNL's 2018 Insurance Statutory Market Share Report