

reThought Flood® Commercial Program

Flood Insurance Done Right

Uncover a **comprehensive & nuanced** picture of your client's flood exposure, **backed by data.**

The reThought Difference:



Full spectrum **commercial flood product suite** (Up to \$500M TIV per policy)



Up to **\$10M** primary limit & **\$15M in excess (max \$20M layered)**, quota sharing & excess quota sharing



Building, Contents, & Business Interruption coverages available



Replacement Cost Valuation (RCV) & no strict limitations on **basements**



Minimum premium **\$2500** & turnaround time **24-48 hours**

Easy Submission Process

- Send requests to: **flood@rethoughtflood.com**
- **A submission must include:**
 - A **SOV** with **COPE** info in **excel format** (bifurcated)
 - **Target** Premium and **Expiring** Premium
 - **Terms** Requested
 - **Loss History** (previous 5 years)
 - **Need by** date and **Effective** date

Technology

- Most advanced commercial flood underwriting platform in the industry
- Flood zone agnostic with risk analysis on a case-by-case basis

Transparency

- Stable & reliable capacity from A+ rated partners
- Policy forms available upon request
- Broad appetite range in all 48 continental states

Trust

- Best-in-class underwriting and service team with a dedicated Business Development Manager
- Lender approved & accepted
- Rapid claim response

