

reThought Flood®

Specialty: Arch Program

Flood Is A Problem

Most markets say “no” to complex flood risks. That’s a **big problem**, and it’s hardest to solve for the **biggest clients**.

The flood experts at reThought deliver the ultimate in **flexibility** for **non-standard flood risks**, crafting **unique products** which **fit your insureds' requirements**.

The reThought Difference:

- Our appetite is **big**
- We accept **non-standard specs**
- We offer **higher limits**
- We love **complex occupancies**
- We do **multiple locations** all on **one form**

Specialized Approaches



Schedules of properties, large and small



Multitude of coverage options, from primary to drop-down excess layers & quota share



Manufacturing (excl. pharma and clean rooms), habitational, retail, distribution, parking, and other sectors covered

Market-Leading Terms & Gold-Standard Coverage from “A” Rated Carriers

- \$300M total insured value on replacement cost basis per policy; higher TIVs upon approval
- \$15M max aggregate limit for excess
- \$5M maximum aggregate limit for primary
- Highly competitive premiums
- Tsunami, mudslide, buildings & contents, BI
- Replacement cost value
- Available in all 50 states

Flood Problem Solvers:

We use **award-winning, proprietary modeling** and **analytics** to understand the flood risk for **every building in the US**. That means pricing is truly commensurate with the **exact exposure**. reThought delivers **stability** and **consistency** despite pricing cycles.

We Promise Extreme Service:

- **24-hour** response time
- **Dedicated** service team
- Claims **assistance**
- Exceptional **responsiveness**

