

reThought Flood® Specialty Program

We Like to Say Yes

Our expert flood risk underwriters have an **appetite** for the risks **other markets won't quote**.

We use **technology** to understand the flood risk for every building in the U.S. That means we charge prices that match the risk exactly, delivering **stability and consistency** despite market cycles.

We Like:

- Large and complex risks
- Multiple locations
- Complicated structures like quota share & high-level excess

Specialized Approaches



Multi-property schedules



Drop-down excess layers & quota share



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



Builders Risk

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

- Coverages: Building, Contents, and BI
- TIV: No max
- Coverage Structure: Primary, Excess, Quota Share, Excess Quota Share
- Turnaround Time: Up to 5 Days
- Geography: All 50 States
- Appetite: Complex and highly engineered risks, Industrial Facilities, Hospitals, Heavy Manufacturing, Properties over water, Underground exposures, Builders Risk

Our Service

Backed by **A+ rated global insurers and facultative reinsurers** and our own **Extreme Service promise**, reThought Flood is the premier choice for all types of **construction flood risks**.

With floods occurring in **99% of US counties since 1996**, and getting worse every year, **don't break ground without reThought Flood!**

