

Letter: Flood insurance information

To the community,

I read the **article** relating to flood insurance published March 7. We specialize in the flood insurance niche throughout all 50 states.

Unfortunately, much of the information covered in this article is incomplete and misleading for the homeowners. We have access to seven-plus different private flood insurance alternatives, plus the NFIP. The difference in premiums can be thousands per year.

Ninety-five percent of the insurance industry has very little knowledge of the whole flood insurance market. It's sad to hear that agents are taking two days to write a flood policy. They are really quite simple and can be written in less than 30 minutes. This unfortunately, is the norm in the industry. We also have some unique flood products that will cover up to \$5 million for higher net-worth properties.

There is much more the consumer needs to know about this whole flood insurance situation.

Emerson Willis, Yep Insurance CEO and co-founder