

**Our Independent Agent  
Flood Insurance  
Income Opportunity**

# Total Flood Insurance Compliance Solution

## The Flood Insurance Agency

Every Federally regulated lender, including all banks and credit unions, **must notify every borrower**, for every real estate loan, if the subject property is located in a special flood hazard area.

Every Federally regulated lender, including all banks and credit unions, **must require every borrower to purchase flood insurance** if the subject property is located in a special flood hazard area.

Every Federally regulated lender, including all banks and credit unions, **must force place flood insurance** if a borrower allows a required flood insurance policy to lapse.

Every borrower, even if they are not in a special flood area, **can purchase a FEMA preferred risk flood insurance policy**.

Our Total Flood Insurance Compliance Solution pays you 10% every time any or all of the above “musts and cans” happen, **and we do all the work for you.**

### The Flood Insurance Agency

450 Corporate Dr, Suite 101  
PO Box 7578  
Kalispell, MT 59901

Phone: 877-356-6348  
Fax: 800-428-7196  
[www.thefloodinsuranceagency.com](http://www.thefloodinsuranceagency.com)

**AI Risk**<sup>®</sup>  
Connecting You to Quality,  
Strength, and Service™

# Our Independent Agent Flood Insurance Income Opportunity

**For Flood Zone Determinations** - our Independent Agents, or bank affiliated agents, earn a 10% commission on the total flood zone determination charges billed to a lender each month.

- Our determinations are provided by First American Flood Data Services, the recognized industry leader.
- We electronically interface with almost all popular loan origination software.
- Our determinations are accepted by almost all investors who purchase loans.
- Our competitive \$14 life of loan price (which almost all lenders pass on to the borrower anyway) means our **independent agents earn \$1.40 every time a lender client makes a real estate loan.**

**For Lender Place Flood Insurance** - our Independent Agents, or bank affiliated agents, earn a 10% commission on lender placed flood insurance policies ordered by a lender each month.

- Our website, [www.MPPPFlood.com](http://www.MPPPFlood.com), is the only automated lender placed flood insurance policy that offers FEMA lender placed flood insurance.
- The use of our [MPPPFlood.com](http://MPPPFlood.com) software is **free**.
- Our lender placed policies are backed by the United States government, not a foreign insurance company.
- The average lender placed flood insurance policy premium is \$2000 therefore our independent agents **earn an average of \$200 when a lender client force places flood insurance.**

**For Flood Insurance** - our Independent Agents, or bank affiliated agents, earn a 10% commission on both flood insurance policies ordered by their agency and flood insurance policies ordered directly by their lender client's borrowers.

- Every time a lender makes a real estate loan and uses our flood zone determination service a **3rd page flood alert**, or a **3rd page offer of low cost flood insurance**, is printed to make available to their borrower.
- The **3rd pages** advertise our website [www.thefloodinsuranceagency.com](http://www.thefloodinsuranceagency.com) and offers the borrower a free online flood insurance quote.
- Each **3rd page** contains a unique floodcert # that identifies the lender and lets us know the independent agent that is entitled to commission for the policy purchased directly by the borrower.
- The average flood insurance policy premium is \$600 and renews for an average of seven years. Over the life of the **average flood insurance policy our independent agents earn \$420.**

## Our Independent Agent Flood Insurance Income Opportunity

- **10% commission for flood zone determination charges**
- **10% commission for new lender placed flood insurance**
- **10% commission for renewal lender placed flood insurance**
- **10% commission for new borrower purchased standard flood insurance**
- **10% commission for renewal borrower purchased standard flood insurance**
- **10% commission for all agency purchased flood insurance**

