

What good is flood zone data if you don't know what to do with it?

Total Flood Insurance Compliance Solution

The Flood Insurance Agency

FEMA says that **119 banks** have been assessed **\$1.3 million in penalties** for various violations of the Flood Insurance Reform Act.

We provide more than just flood zone determination data. Our total flood insurance compliance solution addresses your **COMPLIANCE, SAFETY & SOUNDNESS AND CUSTOMER RELATIONS** needs, and it won't cost you anything.

Isn't it time you changed your flood zone determination vendor?

AIRisk.com

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AI Risk[®]
Connecting You to Quality,
Strength, and Service™

Total Flood Insurance Compliance Solution

COMPLIANCE SOLUTIONS

For Flood Determinations - you have instant access to www.thefloodinsuranceagency.com, our online flood zone determination website that is available 24/7 and provides FEMA's required standard flood hazard area determination instantaneously approximately 90% of the time, and expert compliance advice for you and your borrower. We interface with almost all popular loan origination systems and our determinations are accepted by almost all investors.

For Force Place Flood Insurance - you have access to www.mpppflood.com, our online flood insurance website that provides banks with FREE comprehensive software to lender flood insurance when borrowers fail to purchase, and expert compliance advice for you and your borrower.

For Flood Insurance - you have access to www.thefloodinsuranceagency.com, our online flood insurance website that provides flood insurance, flood insurance information and online applications for the purchase of FEMA standard flood insurance policies. Our automated 3rd page **Flood Alert** offers borrowers, who are required to purchase flood insurance, free flood insurance quotes and expert compliance advice.

SAFETY & SOUNDNESS SOLUTIONS

For Flood Determinations – our zone determinations are financially backed with a “Watertight Guarantee” from The First American Corporation, a billion \$ Fortune 500 company. Our competitors guarantee their determinations with a million dollar errors & omissions policy whose limits may be exhausted prior to your claim or can not even be counted on to renew.

For Force Place Flood Insurance – our lender placed flood insurance program is the only automated lender solution whose policies and claims are backed by the United States Government. Most of our competitors use insurance companies based in foreign countries who are not subject to financial review or insurance department oversight.

For Flood Insurance – FEMA says that 25% of the claims they pay are for properties located in non-special flood hazard areas that are not required to purchase insurance. The new 2007 Mandatory Purchase of Flood Insurance Guidelines state “Lenders and property owners may wish to exercise additional caution and consider flood insurance....in these areas.” Our automated 3rd page **Flood Alert** offers borrowers who are not required to purchase flood insurance the availability of low cost FEMA Preferred Risk flood insurance quotes (with annual premiums as low as \$119) and expert compliance advice for you and your borrower.

CUSTOMER RELATIONS SOLUTIONS

For Flood Determinations – our zone determinations come with free one on one consultation for any of your borrowers who need help understanding how a determination is done or what their options are if they disagree with a determination.

For Force Place Flood Insurance – our lender placed flood insurance program offers your borrowers the option of replacing your lender placed policy with a less expensive standard FEMA flood insurance policy.

For Flood Insurance – we offer every one of your borrowers, whether flood insurance is required or not, the option to receive a free flood insurance quote and expert flood insurance advice.

“WE OFFER MORE THAN JUST DATA!”

