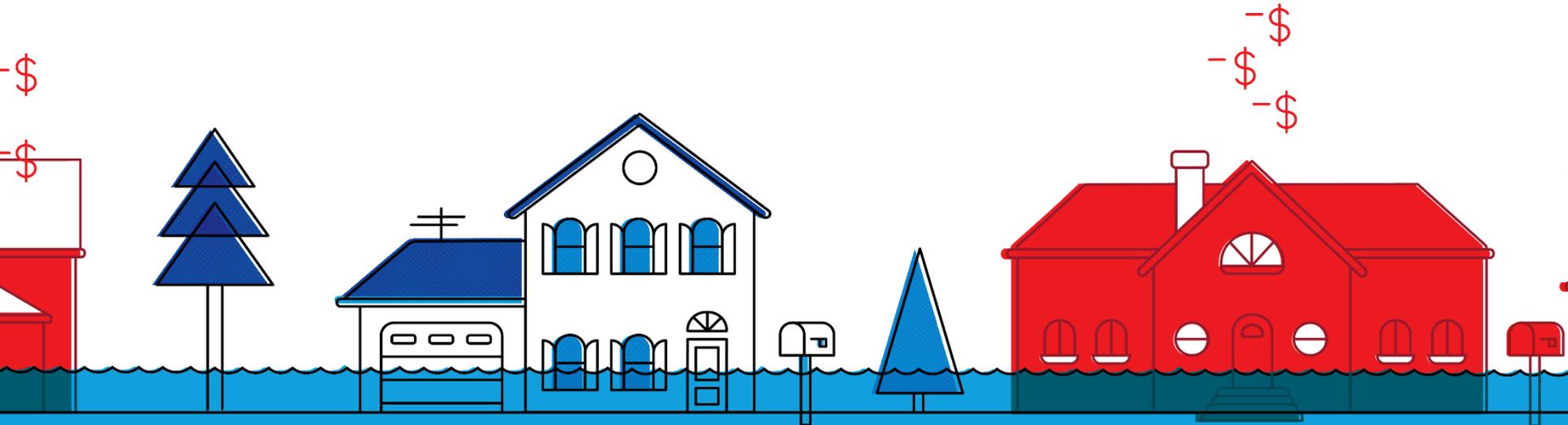


Flood Insurance

Name of Town/City/Community

Date TBD

Uncover the Secrets. Discover the Savings.



About Us

20+

Years Helping
Others



All Staff
Are CFMs



Outreach
In All States

83%

Average Savings
Track Record

capemay@yourfloodrisk.com - **FREE Review**

Flood Statistics

Flooding is the #1 natural disaster in the US

In fact, all 50 states have experienced floods in the past 5 years



70%

of Hurricane Harvey losses were outside flood zones



20%

of NFIP claims are in mid - low risk areas



94%

of Americans don't have flood insurance

Definitions

Base Flood Elevation (BFE)

The predicted height that a flood is anticipated to rise during storms.

Community Rating System (CRS)

Rewards communities that reduce their risk.

Freeboard

Elevating a building's lowest floor above the BFE for a lower premium.

Flood Zones

AE & A1-30

Established BFE's
Low wave impact

VE & V1-30

Established BFE's
High wave impact

The Cause of Reforms

PREMIUM GENERATED

Katrina - 2005

\$1.9 billion

Sandy - 2012

\$3.3 billion

Harvey - 2017

\$3.3 billion

\$20B

AMOUNT PAID OUT

\$15B

\$10B

\$5B

0

'05

'06

'07

'08

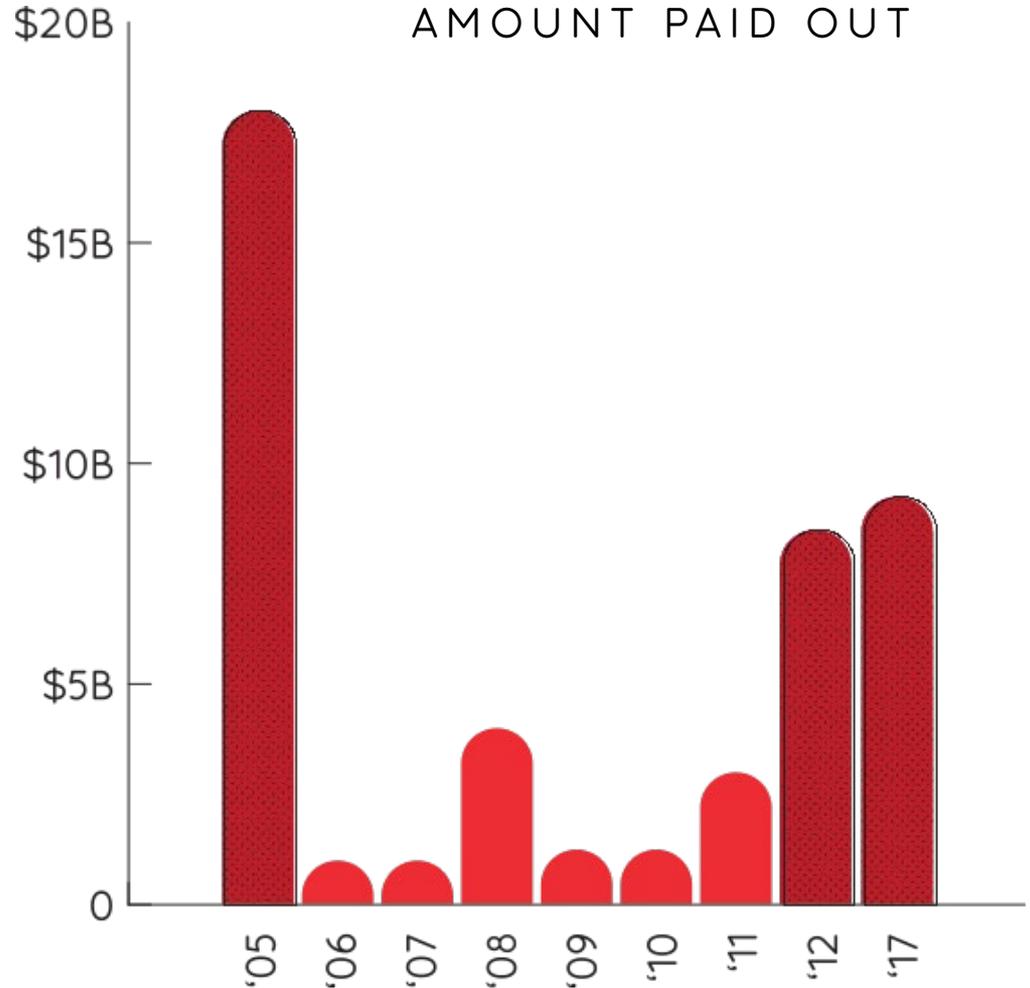
'09

'10

'11

'12

'17



Policy Changes

APR 1, 2015

\$25 SURCHARGE PRIMARY \$250 NON-PRIMARY

BIGGERT

Waters Reform

GRIMM

Waters (HFIAA)

9% increase for everyone

ACTUARIAL RATES

1

Non-Primary
Residences

2

Subsidized
Rates

3

Business
Properties

4

Severe
Repetitive Loss

April 1, 2020 NFIP Premium Increases

- Primary Pre-Firm - 7.5%
- Non-Primary, SRL, Substantially Improved and Non-residential Structures -23.1 - 25%
- Post firm rated with a Elevation Certificate - 5%

Elevation Certificates

- McNally, Doolittle Engineering – 201-337-3391
- DMC Associates – 973-838-9187
- Behar Surveying – 973-778-0010

- Local to your area!

Repetitive Loss & Severe Repetitive Loss

Repetitive Loss (RL) property - 2 or more claims of more than \$1,000 over a ten year period.

Severe Repetitive Loss (SRL) properties - 4 or more claims of more than \$5,000.

Or

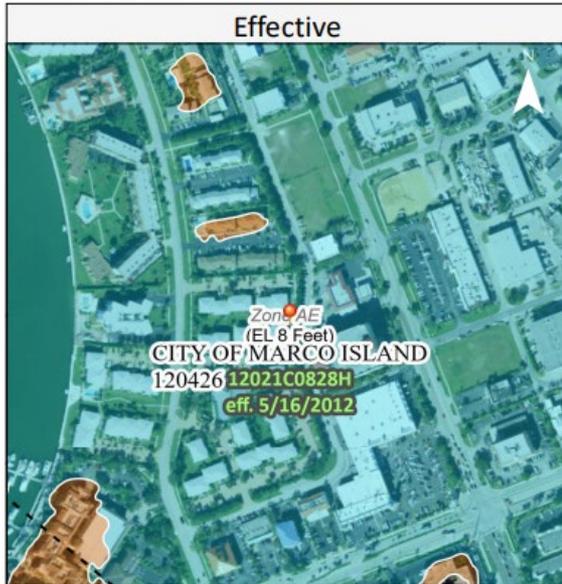
2 or more claims where the total exceeds the current value of the property.

10 year window

New Maps/Preliminary Maps

Comparison of Flood Hazard

Effective & Preliminary Flood Hazards



| Effective | |
|------------------------|-------------------|
| POI Longitude/Latitude | -81.7266, 25.9561 |
| Effective FIRM Panel | 12021C0828H |
| Effective Date | 5/16/2012 |
| Flood Zone | AE |
| Static BFE* | 8.0 Feet |
| Flood Depth | Not Available |
| Vertical Datum | NAVD88 |

| Preliminary | |
|------------------------|-------------------|
| POI Longitude/Latitude | -81.7266, 25.9561 |
| Preliminary FIRM Panel | 12021C0828J |
| Preliminary Issue Date | Not Available |
| Flood Zone | AE |
| Estimated Static BFE* | 8.0 Feet |
| Estimated Flood Depth | Not Available |
| Vertical Datum | NAVD88 |

Flood Risk Evaluator

TOP POLICY ERRORS

- Incorrect Residency Status
- Pre-FIRM structure not rated
- Undocumented Flood Vents
- Incorrect Building Diagram Number
- Unaware of Eligibility for LOMA

5000+

Insurance
Reviews

10.6m

Total Premium
Reduction

Report Benefits



Policy Mistakes
Flood Zones
Requirements



A FREE flood
insurance quote
from RRFPG



Products that
can lower your
premium

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

ELEVATION CERT

IMPORTANT: Follow the Instructions

SECTION A - PROPERTY INFO

A1. Building Owner's Name: [REDACTED]
A2. Address (including Apt., Unit, Suite, and/or Bldg. No.) or PO. Route and State: [REDACTED]
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description): [REDACTED]
A4. Latitude/Longitude: Lat. **42.422600** Long. **70.967434**
A5. Attach at least 2 photographs of the building if the Certificate is being used to obtain a new policy.
A6. Enclosure or enclosure(s):
a) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade: **924** sq. ft.
b) Total net area of flood openings in AB.6: **NONE** sq. ft.
c) Engineered flood openings? Yes No

SECTION B - FLOOD INSURANCE RATE MAP

B1. NFP Community Name & Community Number: **REVERE 250288**
B2. County Name: **REVERE**
B3. Map/Parcel Number: **25028C 0036** B4. Suffix: **6** B5. FIRM Index Code: **6** B6. FIRM Index Date: **9-25-09**
B7. FIRM Panel Effect Revised Date: **9-25-09**

SECTION C - BUILDING ELEVATION INFORMATION

C1. Elevation - Zones AS-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, A (with BFE) utilized: **RM 23**
C2. a) Top of bottom floor (including basement, crawlspace, or enclosure floor): **4**
b) Top of the next higher floor: **LIVING AREA**
c) Bottom of the lowest horizontal structural member (V Zones only): **11**
d) Attached garage (top of slab): **11**
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments): **11**
f) Lowest adjacent (finished) grade next to building (LAG): **4**
g) Highest adjacent (finished) grade next to building (HAG): **4**
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support: **4**

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT

I, **ALBERT A. ROMANO**, being duly sworn and sealed by a land surveyor, engineer, or architect authorize the information on this Certificate represents my best efforts to interpret and understand that any false statement may be punishable by fine or imprisonment under 18 U.S.C. § 1001.
Check here if comments are provided on back of form. Were latitude and longitude in U.S. licensed land surveyor? Yes No

Title: **PRESIDENT** Company Name: **GLORAL AS**
Address: **15 BRADWAY** City: **WAKEFIELD** State: **MA**
Signature: *Albert A. Romano* Date: **11-5-13** Release: **11-5-13**

FEMA Form 0860-33 (Revised 7/12)

Flood Risk Evaluation Report

Steps to Lowering Your Flood Insurance

| | | |
|---|------------------------------|------------------------------------|
| CLIENT | Name | |
| | Address | |
| CURRENT PREMIUM | City | \$5,615 |
| | State | -2 |
| POTENTIAL FRE PREMIUM | Zip | \$946 |
| | Phone | +2 |
| INSURED BUILDING | Email | |
| | Name | |
| ANNUAL SAVINGS | Address | |
| | City | 1 YEAR \$4,669 |
| PREMIUM REDUCTION | State | 5 YEARS \$23,345 |
| | Zip | 10 YEARS \$46,690 |
| | | 20 YEARS \$93,380 |
| PREPARED BY | | 83% |
| Andrew Farrell, CFM | | |
| CFM #US-17-010130 | | |
| 609-317-5905 | | |
| afarrell@riskreductionplus.com | | |
| STEPS TO LOWERING YOUR FLOOD INSURANCE | | |
| Additional venting is needed for improved compliance. See Page 3. | | |
| REPORT REQUESTED BY Insurance Agent | INSURANCE RENEWAL N/A | POTENTIAL REFUND \$4,669.00 |

©2019 Flood Risk Evaluator - A Division of Smart Vent Products, Inc. Findings within this report are based on available information provided in an Elevation Certificate. Images are representations of typical building diagrams & may not describe the building exactly.

yourfloodrisk.com | 866.599.7066

Replaces all previous editions.



Solutions

1

Mitigate to
Compliance

2

Correct
Rating

3

Private Flood
Insurance

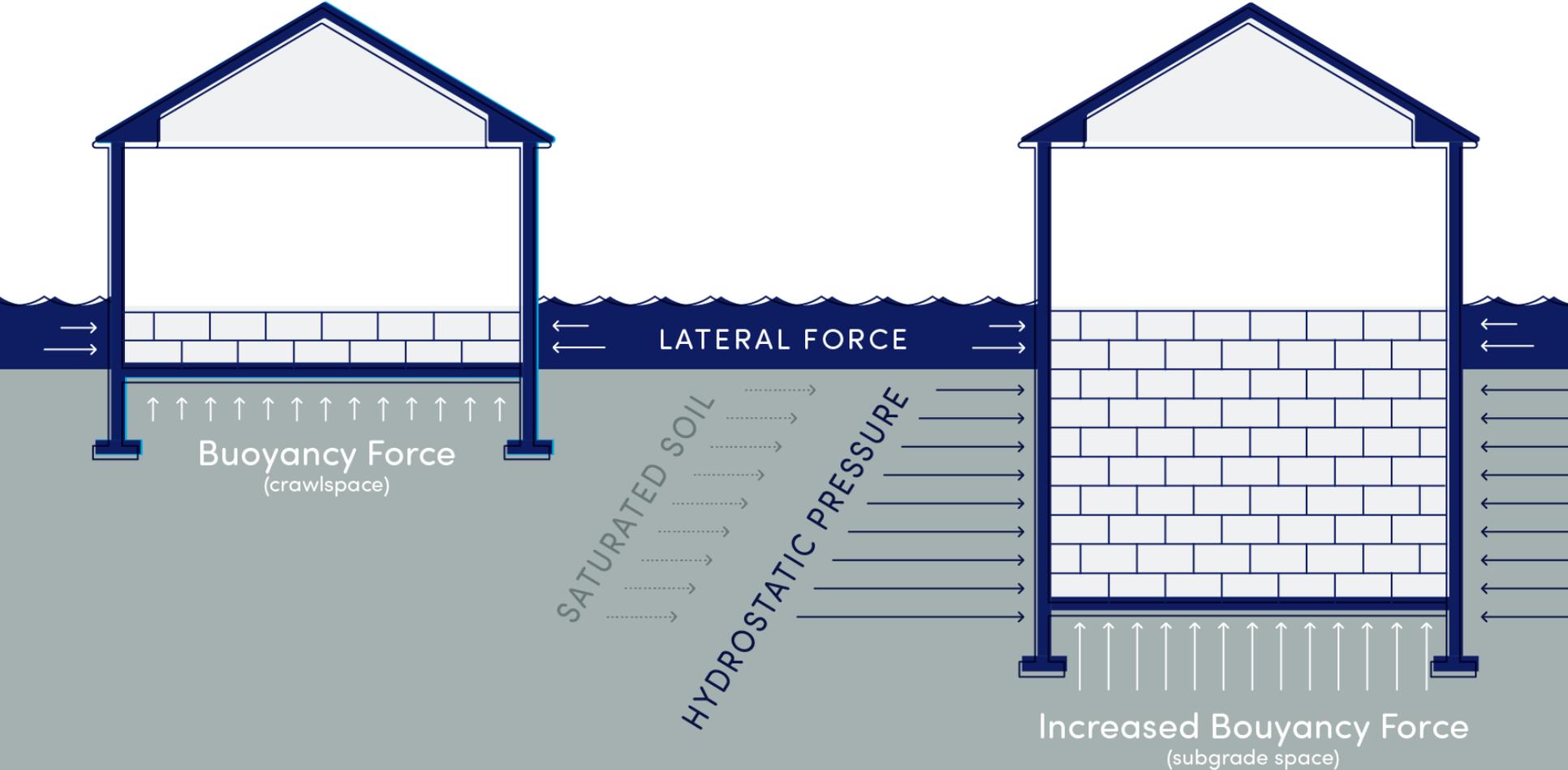
An aerial photograph of a residential neighborhood completely inundated with floodwater. The water is a deep blue color, matching the overall tint of the image. Several houses of varying sizes are visible, their roofs and upper stories above the water level. In the center, a white car is partially submerged in the water. The background shows a dense line of trees and a road with some distant vehicles. The text 'Reducing Flood Risk' is prominently displayed in the center in a large, white, sans-serif font. Below it, the word 'Mitigation' is written in a smaller, white, sans-serif font.

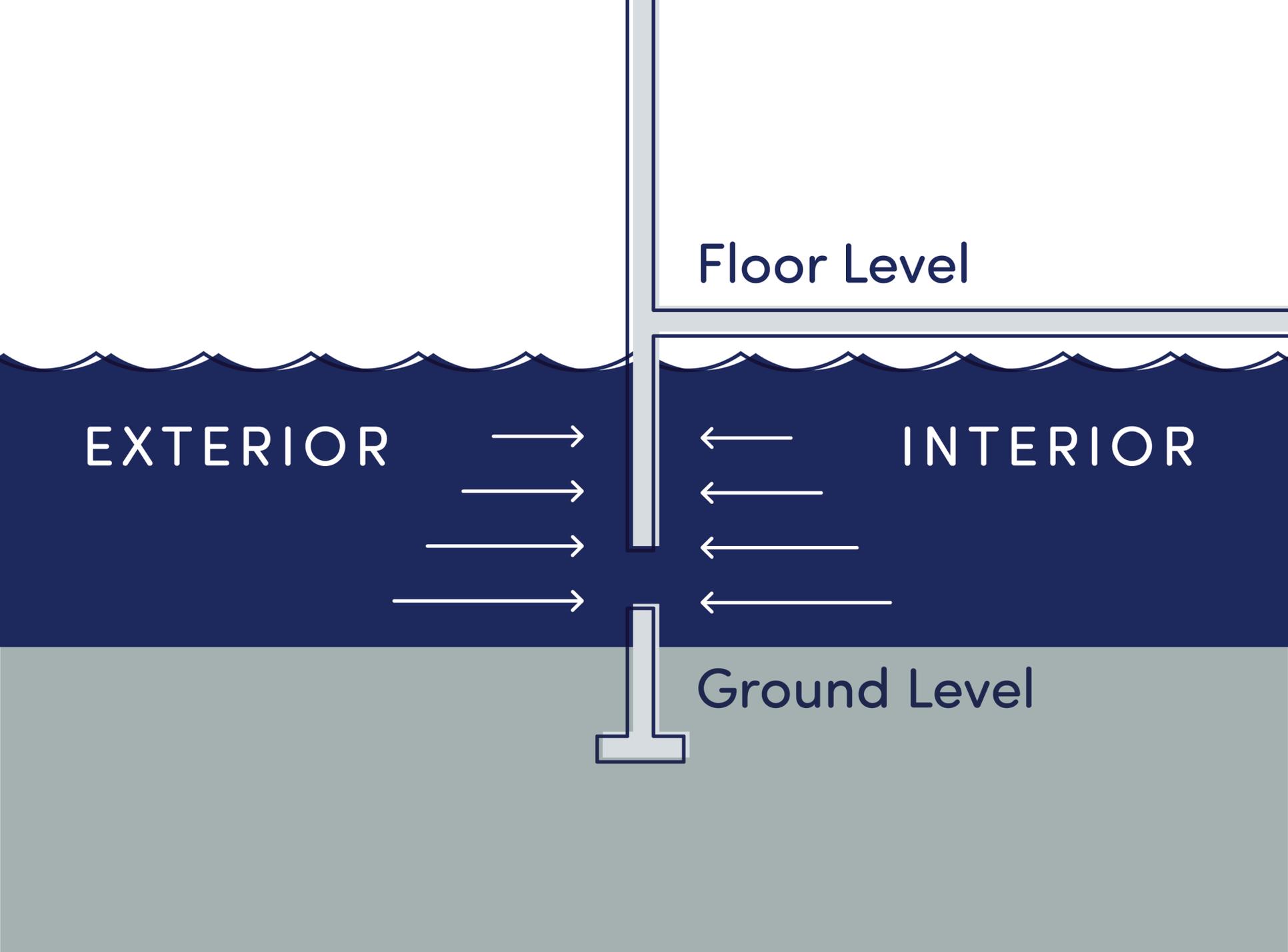
Reducing Flood Risk

Mitigation

Hydrostatic Pressure

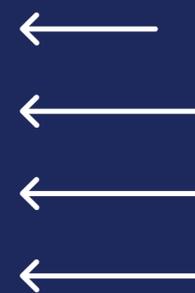
Force exerted by fluid which increases in proportion to depth.





Floor Level

EXTERIOR



INTERIOR

Ground Level





Ocean City, NJ

CASE STUDY

Before



BFE 9'

Bottom Floor 7.16'

-2 RATING

1 - Inadequate flood venting



After

+1 RATING

Next Floor Retrofit 10.18'

BFE 9'

1 - Inadequate flood venting



More than 12"

Statistics

Built - 1952

Zone - AE

BFE - 9'

Residence - Primary **Building Diagram** - 8

\$2,977

NFIP Premium

New Premium

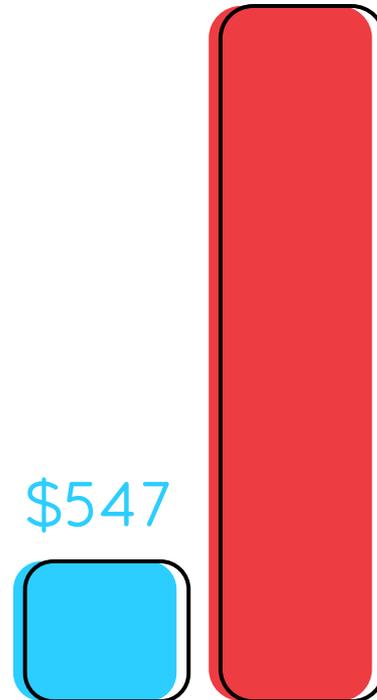
RETROFIT COST - \$3,500



Wright National Flood Insurance Company
 A Stock Company
 PO Box 33003
 St. Petersburg, FL, 33733
 Office: 800.820.3242
 Fax: 800.850.3299

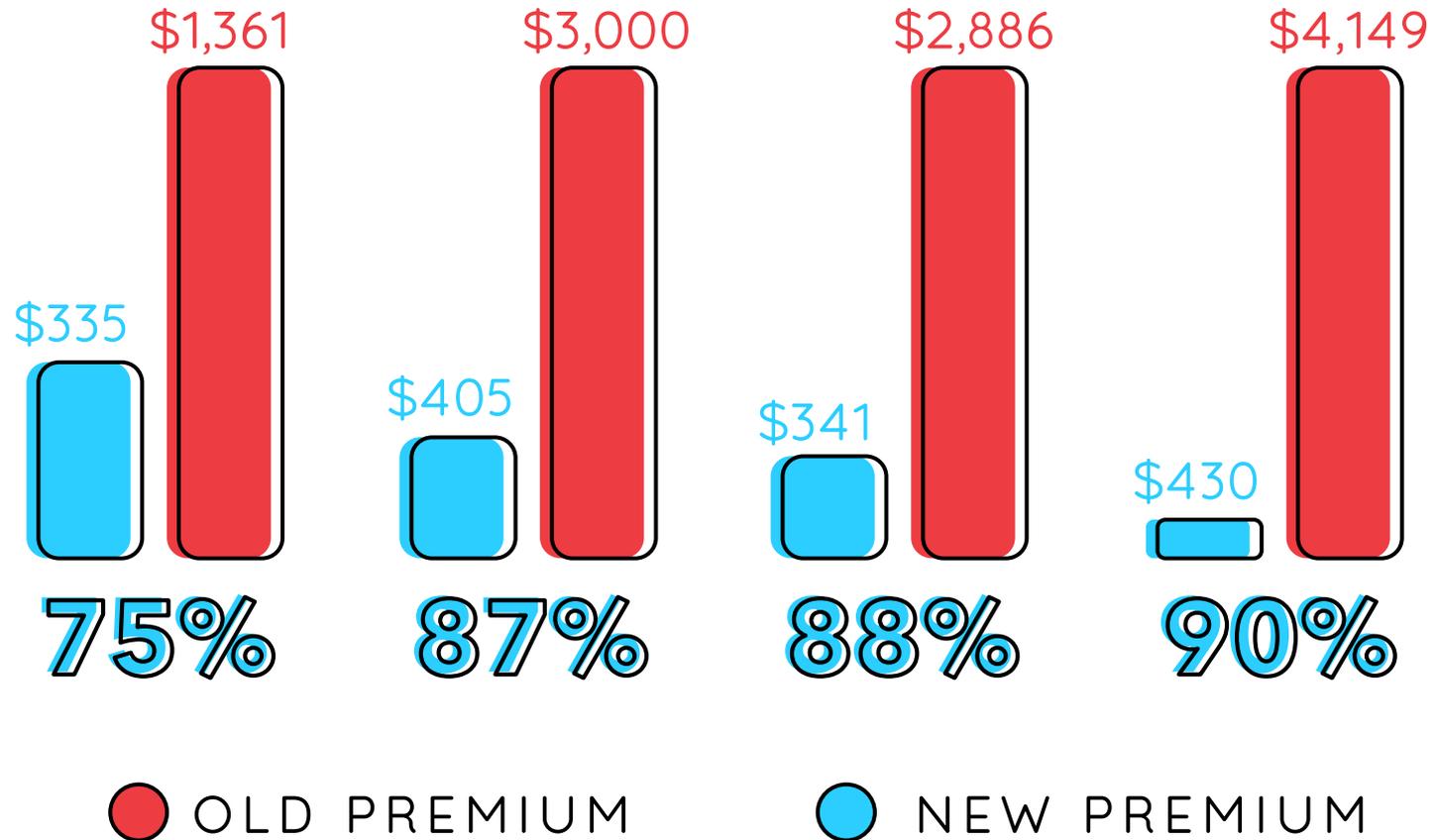
\$2,977

| AGENCY INFORMATION | | QUOTE INFORMATION | | |
|------------------------------|---|---------------------------|----------------------|-----------------|
| Agency Number | 734276 | Quote Number | 29 QT43467184 99 | |
| Agency | RISK REDUCTION PLUS GROUP INC | Applicant | O'CONNOR, DOLORES | |
| Address | 430 ANDBRO DR UNIT 1, | Current Date | 10/02/2014 | |
| City, State, Zip | PITMAN, NJ 08071-1251 | Effective Date | 11/01/2014 | |
| Phone Number | (877) 441-8368 | | | |
| COMMUNITY INFORMATION | | | | |
| Program Type | Flood Regular Policies | Zone Determination Number | DRP0000000006485979 | |
| Community | 345310 - OCEAN CITY, CITY OF | Zone Reference Number | 54698067 | |
| Flood Risk/Rated Zone | A07 | | | |
| BUILDING INFORMATION | | | | |
| Property Address | 229 CENTRAL AVE | Condominium Coverage | None | |
| City, State, Zip | OCEAN CITY, NJ 08226-4125 | Construction Date | 01/01/1952 | |
| Occupancy Type | Single Family | Building Replacement Cost | \$250,000.00 | |
| Building Type | Two Floors | Building Elevated | Building is elevated | |
| Elevation Certificate | Yes | Elevation Difference | 1 feet | |
| Lowest Floor Elevation | 10.1 feet | Building Flood Proofed | No | |
| Location of Contents | Lowest Floor Above Ground Level and Higher Floors | | | |
| COVERAGE/PREMIUM INFORMATION | | | | |
| Coverage | Limits | Deductible | RPH Basic | RPH Additional |
| Building | \$250,000.00 | \$1,250.00 | 0.57 | 0.09 |
| Contents | \$25,000.00 | \$1,250.00 | 0.38 | 0.12 |
| Discount/Surcharge | | | | \$12.00 |
| 1 Year Premium | | | | \$547.00 |



82%

How Much Others Have Saved



Examples are on a case-by-case basis. Homeowners saved an average of 83%.

Private vs NFIP

| | NFIP | PRIVATE |
|-------------------------------|------|---------|
| Elevation Certificate | ✓ | ✗ |
| Personal Property & Basements | ✗ | ✓ |
| Effective in 10 Days | ✗ | ✓ |
| Loss of Use Coverage | ✗ | ✓ |
| Decks Coverage | ✓ | ✓ |
| Carports Coverage | ✗ | ✓ |
| 20-50% Cost Savings | ✗ | ✓ |
| Earthquakes & Eruptions | ✗ | ✓ |

Questions or Misconceptions

Will only the mortgage
affordability?

Lowering Flood Insurance

STEPS RESIDENS CAN TAKE TO SAVE MONEY

1

SEND

Your Documents
for Review

2

RECEIVE

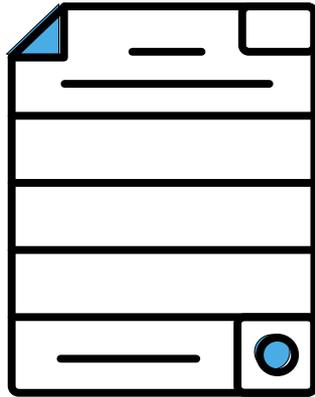
FREE Flood
Insurance Report

3

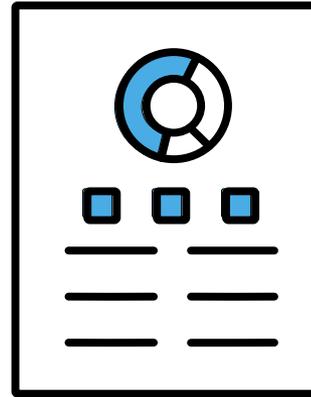
REVIEW

See How Much
You Can Save!

Documents Needed



Elevation
Certificate



Current Flood
Insurance Policy

Send to capemay@yourfloodrisk.com

Call us at: 866-599-7066