

Top 10 Reasons to Sell Flood Insurance



Anywhere It Rains, It Can Flood

Flooding isn't limited to coastal or low-lying areas. Heavy rain, melting snow, or even clogged storm drains can lead to flooding—making every property vulnerable.



Many Floods Occur Outside Designated Flood Zones

FEMA reports that nearly a third of all flood claims come from properties outside of high-risk flood zones. This means that most flooded homes in these areas had no coverage at all.



The Most Common Natural Disaster in the U.S.

Flooding is the nation's #1 natural disaster, yet only about 4% of U.S. homes are protected by flood insurance. The gap between risk and coverage represents a major opportunity for agents to help protect their customers.



Flooding Happens Almost Everywhere

99% of U.S. counties have experienced a flood event in the past 20 years. That means virtually no community is immune to flood risk.



Flood Losses Are Increasing

Both the frequency and severity of flood losses continue to rise each year—driven by changing weather patterns, urban development, and aging infrastructure.



Federal Disaster Aid Isn't Enough

FEMA assistance provides only limited help after disasters, usually in the form of loans—it won't restore a home or replace personal belongings. Flood insurance offers the financial protection customers truly need.



Flood Insurance Protects Financial Stability

After a flood, the difference between full recovery and financial devastation often comes down to whether homeowners had flood insurance.



Floods Can Occur Without Rivers or Lakes Nearby

Pluvial flooding—caused by heavy rainfall overwhelming drainage systems—can occur anywhere, even far from any natural water source.



Wildfires Can Increase Flood Risk

Areas affected by wildfires are especially vulnerable to flash floods and mudflows, as burned vegetation no longer absorbs rainfall. This makes post-fire regions high risk for flooding.



Protecting Customers from the Most Common Peril Is the Right Thing to Do

Offering flood insurance isn't just good business—it's good stewardship. Helping customers safeguard their most valuable assets demonstrates care, trust, and professionalism.