

# COMPARITY

INSURANCE SIMPLIFIED

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Founder & President

# COMPARITY

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- Hampton Roads based since 2012
- Mission= simplify insurance shopping for consumers
- 70% of transactions are purchases
- Clients are consumers, lenders, and realtors

# CURRENT PRESSURES IN REAL ESTATE/INSURANCE

- Recovering housing market
- New rules on qualified mortgages
- Newly defined risks
- Rising hazard insurance costs
- Increasing flood premiums

**The Result = Real Estate Deals Fail**

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# FLOOD INSURANCE CASE STUDY

- Listing in an AE (required) zone
- Seller doesn't have a mortgage
- Buyer submits an offer
- Lender submits zone determination
- Buyer gets flood quotes and either walks or gets disqualified

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# THE FIRST STEP TO ADAPTING IS AWARENESS

- Easier Access to zone determinations
- Training for Insurance Agents, Realtors & Lenders
- Consumer education
- More funding for mitigation

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