



Why Buy Flood Insurance?

Midwest and interior US river valley homeowners are at risk from floods all year long, but springtime often means an even more heightened risk from flooding. Here are the top three reasons to buy flood insurance now:

1. Protect your investment.

Purchasing a home is often among the biggest purchases.

In a flood event, self-insuring means you take the risk to cover all your losses. The average flood insurance claim payment over the last five years was nearly \$70,000.¹

2. Get Peace of Mind.

You never know what will happen, or when it will happen. Flooding is the number one most common natural disaster in the United States.

Flooding occurs in every US state, even in areas considered to be lower risk than other areas.

3. Be Proactive.

Don't wait until it's too late when a flood is about to occur or you've already experienced flooding. The National Flood Insurance Program (NFIP) typically has a 30-day waiting period before a policy goes into effect.

One example of spring flooding occurred in April and May of 2011, the largest recorded flood occurred on the Lower Mississippi River and caused \$2.8 billion in damage.² The flood impacted seven states.

Why does spring often bring increased flood risks to the Midwest and river valley areas?

The combination of frozen land that hasn't yet thawed, saturation levels, melting snow, and spring storms all contribute to spring flooding conditions.

- Winter temperatures freeze the ground and don't allow snow or rain to penetrate into the earth. Sometimes this even leads to flash flooding, which occurs when water cannot be absorbed and flows where gravity takes the rushing water.
- Saturation levels, which is the water stored in the soil, also impacts flood risk. If the saturation levels are high, that means the soil isn't able to absorb as much moisture from melting snow or from snow or rain that comes with spring storms.

- Snow is a double-edged sword for spring flooding. Often it acts as an insulator to the ground underneath keeping it frozen for longer periods of time. It also holds a lot of water and when snow melts quickly, the remaining water needs somewhere to go if it's not able to melt into the earth below it.
- Spring still brings turbulent weather to the Midwest. Massive rains that cannot soak into the soil and blizzards capable of dumping feet of snow in a matter of hours are not uncommon.
- Spring also can bring warm temperatures. If there is a period of sun and warm air to rapidly melt the snow, then flood risk starts to soar.

Spring Freshet

The conditions listed above help produce what is called a spring freshet. Merriam-Webster defines freshet as:

- A. a great rise or overflowing of a stream caused by heavy rains or melted snow
- B. a swelling quantity

Spring freshets go hand-in-hand with the spring thaw that often causes waterways to flood river valleys.

Protect your investment, get peace of mind, and be proactive with a flood insurance policy.

Contact your agent today.

¹Source: Floodsmart.gov

²Source: US Army Corps of Engineers, Mississippi Valley Division Website

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