COMPARITY
INSURANCE SIMPLIFIED

Scott Hunter
Founder & President
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
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
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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