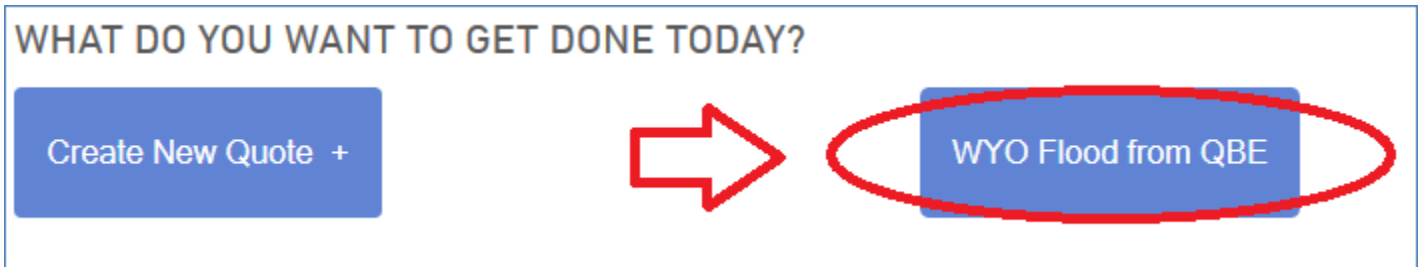




We are pleased to announce that Orchid now offers NFIP "Write Your Own" Flood to all Orchid Agents. This is a 3<sup>rd</sup> party solution, provided by our insurance partner, QBE, and administered through TorrentFlood. This is a turn-key solution that is accessed by the Orchid system, but is completely administered directly with Torrent.

To access, simply click on the Blue box "WYO Flood from QBE"



Please note the following:

- If you access through the Orchid system, you will be automatically given access to the Torrent system with no further login information. If after clicking on the above button, you are NOT able to access the system, please contact [agencyservices@orchidinsurance.com](mailto:agencyservices@orchidinsurance.com)
- These policies are completely administered and serviced directly with Torrent. All questions should be directed to QBE/Torrent Underwriting at 877-264-2944 or at [qbecs@torrentcorp.com](mailto:qbecs@torrentcorp.com)
- If you are familiar with WYO Flood products, this system should be very familiar and intuitive. If you need help, there are several online tutorials available within the Torrent application. We think you will find it fairly simple to quote and issue
- Policies are direct billed. Payment is due at time of issuance via electronic check or credit card. Commissions will be paid directly from Orchid to you in the next available accounting cycle
- Commissions are the same as Orchid flood commissions which are 12.5%

There is a webinar offered routinely by QBE/Torrent on NFIP Flood and using their system. You can sign up for an upcoming webinar at <https://attendee.gotowebinar.com/rt/8004593448939107073>.

This is a great option if you need access to NFIP flood. If you have any questions or concerns, please contact me.

Warm regards.....Crystal

Crystal Sizemore  
National Account Executive



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