

Messaging to Reach Underserved Communities

NAIC Special (EX) Committee on Race and Insurance – P/C Workstream, June 3, 2024

HOW TO QUALIFY FOR THOSE DISCOUNTS

FOR THE WILDFIRE HARDENING – PROTECTING THE STRUCTURE DISCOUNT THE PROPERTY MUST MEET ALL OF THE FOLLOWING QUALIFICATIONS

-  The dwelling must have a Class A Fire Rated Roof (meaning composition shingle, stone, concrete or clay tile, or metal)
-  6 inches at the bottom of all exterior walls must be made of non-combustible material
-  Vents must be ember and fire resistant (wire mesh covering)
-  Windows must be double paned

10% DISCOUNT



Dropped by your home insurer? Steps to take in California

Act Promptly

Read the paperwork from your insurer. Contact them and ask if there are home improvements you can make that will get them to reverse their decision to drop you. Note: The non-renewal notice must be sent to you **75 days** before the policy expires. www.uphelp.org/droppedica

STEP 1

Know Your Rights & Get Help

If you believe that you are being non-renewed in violation of the law, file a "Consumer Complaint" with the California Department of Insurance www.insurance.ca.gov/01-consumers

STEP 2

Shop for Options

Work with a good agent to find all options including "non-admitted" insurers. Watch UP shopping help videos and use CDI tools: www.uphelp.org/cainsurancehelp

STEP 3

Be Prepared to Pay More, Avoid Cutting Coverage

Aim to insure your home for what it would cost to rebuild it and the risks you face in your area. Keep good notes of your conversations. Avoid being in the 1/3 of homes in the US that are underinsured. www.uphelp.org/checkup

STEP 4

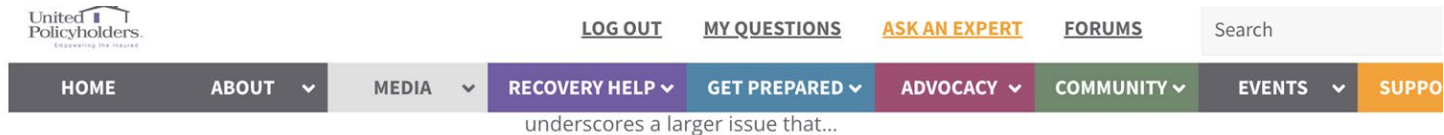
Last Resort

The California FAIR Plan (CFP) offers basic fire protection if you can't find a "regular" company to insure you. Consider pairing a CFP policy with a "difference in conditions" policy to fill gaps in what CFP policies don't cover. www.uphelp.org/CFP

STEP 5

UP: A 32 year old 501(c)(3) insurance consumer non-profit

Our website, programming, volunteers and guidance help over 500,000 people each year



FEBRUARY 6, 2024

Oklahoma insurance rates increase again – proposed legislation could help

Many families in Oklahoma have been opening up their mail to find notices that their insurance rates have gone up again, sometimes by hundreds of dollars. Frustrated drivers and homeowners have to find ways to budget for the added and unwanted cost. "Oklahoma has been...



FEBRUARY 6, 2024

Storms in California hit homeowners already facing an insurance crisis

The storms pummeling California this week hit a part of the US already being battered by a home insurance crisis. Insurance costs in much of California have become exceedingly high, with some insurers abandoning the market, unwilling to take on the risk presented by the...



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UP Goals:

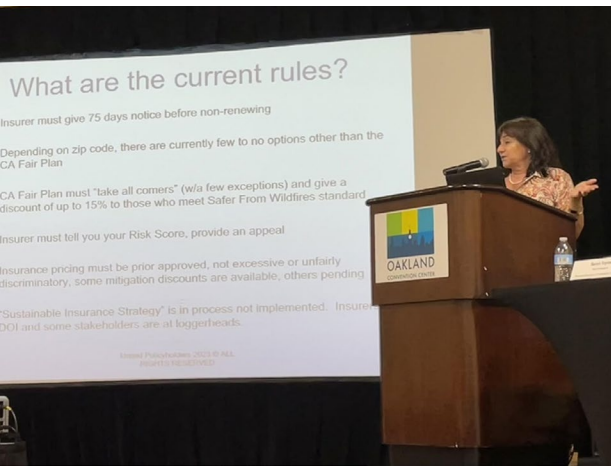
Help property owners keep their assets protected through insurance products that meet reasonable expectations of coverage

Reach and assist households that are most vulnerable to losing their insurance or being unable to pay increased premiums due to their location and/or limited financial resources

Advance/increase mitigation support and insurance rewards (premium discounts, renewal assurances)

Monitor conditions, disseminate realistic guidance on home insurance

Contribute to problem-solving, sound public policy, innovation, solutions



UPdated tips for current conditions:

- **Start shopping right away if you get a non-renewal notice**
- **Bundle home and auto**
- **Get help from a professional agent or broker**
- **Find out your risk score, correct errors**
- **Make home improvements that reduce risk**
- **Understand how deductible choices impact premiums AND payouts**
- **Consider all types of insurer options**
- **Keep dwelling insured for RCV but trim other coverages as feasible**

Start shopping right away

As soon as you get a non-renewal notice, start shopping – don't procrastinate

- CA law requires 75 days notice
- CO law requires 60 days notice
- NAIC model law 720 re: non-renewals requires 30 days



Get help from a professional agent or broker

Seek out an experienced, pro-active insurance agent or broker.

If an agent or broker tells you your only option is a residual market plan, check with at least one other agent or broker.

- **Captive vs. Independent**
- **Surplus/Non-Admitted/Excess/Surplus**

Reduce risk/Mitigate

Do as much mitigation as you can to reduce the risk of your home being damaged or destroyed in a severe weather event.

Seek out programs in your community that offer mitigation help and/or grants.

Provide your insurer with documentation of completed mitigation steps and/or your community's risk reduction activities.

Choose deductibles carefully

Get quotes for different deductible levels and make an informed decision:

A higher deductible reduces your premium.

Too high a deductible means your insurance won't cover even a moderate-sized claim.

Do your best to understand how a policy with a wind, and/or roof deductible impact available benefits.

Find out your Risk Score, correct errors

Ask in writing for your risk score, appeal if its based on inaccurate info

Can a consumer change their risk score?

“If a policyholder appeals a score and presents evidence, the insurance carrier can easily request a change to the relevant information, such as the year of construction for a property. The updated score is then automatically generated and made available in the UI, along with an audit trail of any changes made. This functionality not only streamlines the appeals process, but also helps carriers in scenario planning” Zesty A.I. <https://zesty.ai/news/californias-new-wildfire-risk-regulations-your-top-10-questions-answered>

Consider all options

If you can't find a name brand insurer willing to insure your home, options include residual market plans and non-admitted (surplus lines) companies

- Non-admitted (no form and rate regulation or guarantee fund), check financial strength**
- Find an agent who is knowledgeable re: residual market details, options**

Get quotes for flood, EQ, supplemental

Consider supplemental policies to fill gaps.

- **Difference in conditions**
- **Extra challenging with today's prices**

Trim coverage

Reduce/eliminate coverage you can live without (e.g. high dollar limits on Contents, Other Structures)

- **Feasible? (many carriers include automatic coverages)**

Let's reconsider allowing credit scoring

- **A NerdWallet rate analysis found that a person with good credit pays \$1,915 per year for homeowners insurance, on average.**
- **But in most states, someone with poor credit will see an average premium of \$3,320 per year — more than 73% more.**

Concepts for restoring affordability

The Insure Act: https://schiff.house.gov/imo/media/doc/insure_act.pdf

The public reinsurance program created by this legislation would insulate consumers from unrestrained cost increases by offering insurers a transparent, fairly priced public reinsurance alternative for the worst climate-driven catastrophes

Hawaii proposal:

https://www.capitol.hawaii.gov/sessions/session2024/Bills/HB2056_H_D1_.pdf [T]he purpose of this Act is to establish a working group to identify

the feasibility of a state-run reinsurance program to offset the liabilities of private reinsurance companies as a means of ensuring affordable coverage for property owners against catastrophic events, such as wildfires or flooding.

Idaho proposal:

<https://legislature.idaho.gov/sessioninfo/2024/legislation/H0619/>

The purpose of this legislation is to address the challenges consumers are facing in obtaining affordable property coverage due to potential wildfire risk. The bill creates an Idaho Wildfire Risk Reinsurance and Mitigation Pool and board.

Concepts for restoring affordability

[Pennsylvania House Bill 735](#): Established the Flood Insurance Premium Assistance Task Force to review and analyze the law, procedures, practices, processes, and rules relating to the administration of flood insurance and report on the following:

- Potential programs that provide premium discounts.
- Potential programs that create incentives for local governments to undertake or continue flood mitigation efforts.
- The implementation of necessary changes in statutes or practices relating to the administration of flood insurance.
- How to educate residents about the risk of flooding and ways to mitigate flood occurrences.
- Steps that should be taken to inform residents about options available when purchasing flood insurance; and
- How to increase the number of people that purchase flood insurance.

Coalition for Sustainable Flood Insurance:

White Paper Addressing Risk Rating 2.0 and Impacts on Premium Affordability

<https://www.legis.state.pa.us/cfdocs/billInfo/billInfo.cfm?sYear=2023&sInd=0&body=H&type=B&bn=0735>

<https://csfi.info/portfolio/csfi-releases-white-paper-addressing-risk-rating-2-0-impacts-on-premium-affordability/>

UP Preparedness Handouts for Spanish Speaking Households



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United Policyholders
Readmap to Preparedness Program

¿Lo abandonó su aseguradora de vivienda? Pasos a seguir en California

Actuar con prontitud

Lea la documentación de su aseguradora. Comunicar con ellos y pídeles que le ayuden a hacer planes que revelen su decisión de abandonar la póliza. Si no se le devuelve el dinero de la póliza, consulte con el Departamento de Seguros de California.

STEP 1 Conoce tus derechos & Consigue ayuda

Si cree que no se le devuelve el dinero de la póliza, presente una "Queja del Consumidor" ante el Departamento de Seguros de California.

STEP 2 Busque opciones

Trabaje con un buen agente para encontrar todas las opciones, incluidas las aseguradoras "no admitidas". Mire videos de ayuda para comprar UPI y use CDJ herramientas.

STEP 3 Esté preparado para pagar más, evite recortar la cobertura

Tome de asegurar su casa por lo que costará reconstruir y los despes que enfrenta en su área. Mantenga buenas notas de sus conversaciones. Este estar en los 10 días hábiles en EE. UU. que no tienen sesgos adicionales.

Último recurso

¿Lo abandonó su aseguradora de vivienda?

United Policyholders
www.uphelp.org

¿Qué pasa con el seguro contra inundaciones?

En términos generales, los daños causados por el viento o la lluvia que ingresa a su hogar a través de una abertura están cubiertos por la póliza de su hogar, pero los daños causados por el aumento del agua o las inundaciones no lo están. Puede comprar un seguro contra inundaciones para llenar ese vacío.

Lo que usted debe saber:

- Puede agregar un endoso de seguro contra inundaciones a su póliza o comprar un seguro contra inundaciones a través del Programa Nacional de Seguros contra Inundaciones (NFIP por sus siglas en inglés).
- Por lo general, hay un período de espera de 10 a 30 días desde la fecha en que lo compra hasta la fecha en que entra en vigor.
- El seguro contra inundaciones puede ser muy

¿Qué pasa con el seguro contra inundaciones?

United Policyholders
www.uphelp.org

Seguro para Terremotos: ¿Es adecuado para usted?

Los terremotos son una realidad en California, pero el daño está excluido de la mayoría de las pólizas de seguro de hogar y usted tiene que comprarlo por separado. Hágase las siguientes preguntas para tomar una decisión informada sobre si tiene sentido para usted que lo compre.

¿Cuál es el riesgo de terremoto en su casa? Ingrese su dirección en el siguiente sitio de internet: <https://myhazards.ca.gov>

Seguro para Terremotos: ¿Es adecuado para usted?

United Policyholders
www.uphelp.org

SEGURO DE HOGAR LISTA DE REVISIÓN

Asegure su casa por Valor de Reemplazo, no valor

Seguro de Hogar Lista de Revisión

United Policyholders
www.uphelp.org

Seguro contra Inundación para Inquilinos

El seguro para inquilinos no cubre los daños causados por inundaciones. La mayoría de

United Policyholders
www.uphelp.org

El seguro de alquiler: Lo que usted necesita saber

El seguro de alquiler básico cubre sus "cosas" desde robo, incendio, y en algunos casos, daños repentinos por agua, pero no daños por

United Policyholders
www.uphelp.org

¿Qué pasa con asegurar su propiedad móvil/pre-fabricada?

Enfóquese en obtener un seguro con

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United Policyholders
Residence Fire Preparedness Program

Công ty bảo hiểm nhà bỏ rơi bạn? Các bước cần thực hiện ở California

Hành động ngay lập tức
Được thì tin công ty bảo hiểm của bạn là...
Liên hệ và hỏi xem liệu bạn có cần thực hiện việc gì tại nhà nào để họ rút ra quyết định bỏ ra bạn không. Lưu ý: Thông báo không gia hạn phải đã gửi cho bạn 75 ngày trước khi chính sách hết hạn. www.uphelp.org/consumers

Biết Các Quyền của Bạn & Xin Trợ giúp
Nếu bạn nghĩ mình không được gia hạn thì xin pháp luật, hãy nộp "thư khiếu nại Người tiêu dùng" đến Bộ Bảo hiểm California www.insurance.ca.gov/01-consumers

Tim Kiếm các Lựa chọn
Liên hệ với một đại lý uy tín để tìm một lựa chọn bao gồm cả các công ty bảo hiểm "không được thừa nhận". Cần thận khi tìm kiếm các đại lý ở trợ giúp và sử dụng thông tin của Bộ Bảo hiểm California (CIC) cũng có: www.uphelp.org/consumers/choosing

Hãy Sẵn sàng Chỉ trả Thêm, Tránh Các giảm Phảm vì Bảo hiểm
Hãy đặt mức tiêu bảo hiểm nhà của bạn đúng với giá trị xây dựng lại và những rủi ro mà bạn phải đứng đầu trong khu vực của mình. Nếu bạn là các cuộc nói chuyện của bạn. Tránh ở trong tin

Phương sách Cuối Cùng

BƯỚC 1
BƯỚC 2
BƯỚC 3

Công ty bảo hiểm nhà bỏ rơi bạn? Các bước cần thực hiện ở California

United Policyholders

KIỂM TRA BẢO HIỂM NHÀ

KIỂM TRA BẢO HIỂM NHÀ

United Policyholders
www.uphelp.org

Bảo hiểm động đất: có phù hợp với bạn không?

Động đất có diễn ra ở California, nhưng phần lớn các chính sách bảo hiểm nhà ở lại không chi trả thiệt hại do động đất và bạn phải mua bảo hiểm động đất riêng. Tự đặt các câu hỏi sau để sáng suốt quyết định rằng mua bảo hiểm động đất đối với bạn có hợp lý hay không.

Nguy cơ động đất tại nhà của bạn là gì?

Nhập địa chỉ của bạn vào <https://myhazards.caloes.ca.gov>. Nhà bạn cách đường đứt gãy bao xa? Nhà có nền móng hay trụ và cột không? Nhà có được xây bằng khung gỗ không?

Bảo hiểm động đất: có phù hợp với bạn không?

United Policyholders
www.uphelp.org

Bảo hiểm Lũ lụt dành cho Người thuê nhà

Bảo hiểm cho người thuê nhà không bảo hiểm thiệt hại do lũ lụt gây ra. Hầu hết người thuê nhà mua bảo hiểm lũ lụt thông qua Chương trình Bảo hiểm Lũ lụt Quốc Gia (National Flood Insurance Program, NFIP). Chi phí có thể dao động một cách hợp lý tùy thuộc vào khu vực bạn sinh sống.

Những điều bạn cần biết:

Mức bảo hiểm lũ lụt mà người thuê nhà có thể mua qua NFIP chỉ bảo hiểm cho các đồ đạc trong nhà bạn. Không bao gồm chi phí thuê nhà tạm thời. **Không bao gồm chi phí chuyển nhà. Có giới hạn cho**

Bảo hiểm Lũ lụt dành cho Người thuê nhà

United Policyholders
www.uphelp.org

Bảo hiểm cho Người thuê nhà có gì?

Bảo hiểm cơ bản cho người thuê nhà sẽ chi trả cho "đồ

Chuyện gì xảy ra với Bảo hiểm Lũ lụt vậy?

Nói chung, thiệt hại do gió hoặc mưa xảy ra tại nhà bạn qua khe hở được bảo hiểm theo hợp đồng nhà ở, nhưng thiệt hại do nước dâng/lũ lụt thì không được bảo hiểm. Bạn có thể mua bảo hiểm lũ lụt để

UP Preparedness Handouts for Mandarin Speaking Households



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洪水保险是什么？

一般来说，风吹或雨淋造成的损失，如果是通过开口进入您的房屋，则在房屋保险的承保范围内，但涨水/洪水灾害造成的损失则不在承保范围内。您可以购买洪水保险来填补这个缺口。

您应该了解：

- 您可以在您的保单上添加洪水保险批单，或通过国家洪水保险计划（“NFIP”）购买洪水保险。
- 从您购买之日到生效之日，一般有10-30天的等待期。
- 洪水保险可以非常实惠，但费用取决于您房屋所在的位置。
- 要知道您的洪水风险有多大，请咨询保险代理或拨打

[洪水保险是什么？](#)



租户保险是什么？

基本的租户保险涵盖您的“物品”免遭盗窃、火灾，在某些情况下还包括突发的水灾，但不包括洪水灾害。如果您的房屋变得无法居住，它还包括搬家费用和临时住房费用。

您应该了解：

- 租户保险可能比您想象的要便宜。
- 如果您的物品受损或毁坏，房东的保险单不会涵盖您的损失。
- 大多数租户的保单都不包括洪水灾害险，您可以单独购买洪水险。

[租户保险是什么？](#)



住宅保险检查清单



确保您的房屋保险基于其价值而非占地面积

[住宅保险检查清单](#)



地震保险： 适合您吗？

加州地区地震频发，但大部分住宅保险并不承保地震损失，需要单独另购保险。在确定是否需要购买地震保险前，请自问以下问题。

您家的地震风险有多大？

请在 <https://myhazards.caloes.ca.gov> 上输入您的地址。您家离断层带有多近？地基是板式还是柱墩式？房屋是木质结构吗？是软层建筑（建在车库顶上）吗？建在基岩还是填土上？您拥有房屋的多少资产净值？

[地震保险：
适合您吗？](#)



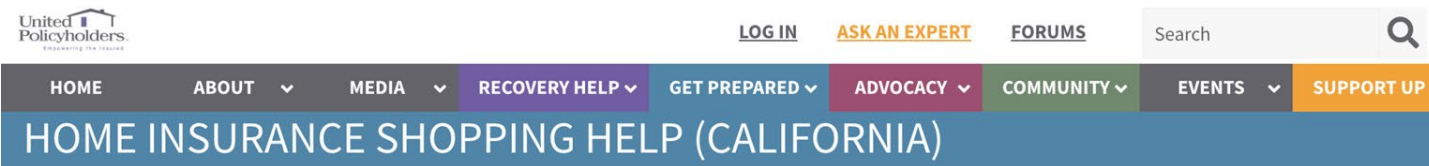
租户洪水保险



被您的房屋保险公司拒保了？ 在加利福尼亚州应采取的措施

UP Preparedness Videos

www.uphelp.org/cainsurancehelp



[KEEPING YOUR HOME PROTECTED WHEN INSURANCE OPTIONS ARE LIMITED AND EXPENSIVE >](#)

If you live in an area where it's hard to find a company that will insure your home, shop diligently and work with a pro-active agent who is current on all available options, including the CA Fair Plan.



Here is a list of UP publications to help you to help you navigate finding insurance in a challenging marketplace:

- > [Updated Home Insurance Shopping Tips \(2023\)](#)
- > [Bach Talk: CALIFORNIA HOME INSURANCE UPDATE – 2024](#)
- > [California Home Insurance FAQs](#)
- > [SLIDE DECK: 4/3/24 CA Home Insurance Guidance](#)
- > [Dropped by your home Insurer? Where to go for help in California](#)
- > [Understanding different types of insurance companies](#)



UP Preparedness Videos in Spanish

www.uphelp.org/get-prepared-videos/

INSURANCE AND DISASTER PREPAREDNESS VIDEOS

ENGLISH



Updated Home Insurance Shopping Tips



Dropped By Your Insurer? Where to go for help.



Earthquake Insurance PSA for Renters 1:40

SPANISH



Earthquake Insurance PSA for Homeowners 1:43



Prepare for Disaster



¿Lo abandonó su aseguradora de vivienda?



Renters and Flood Insurance - Ready North PSA 0:30



Renters Insurance





We've got your back when insurance matters

United Policyholders (UP) is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. We don't take money from insurance companies. We give you the straight scoop. Guide you on buying insurance and navigating claims. Fight for your rights.

info@uphelp.org | www.uphelp.org

Thank you!

Committee members and meeting attendees for your time and attention

www.uphelp.org