Homeowner Policyholder Survey

Survey was conducted March 9-16, using a non-probability sample of 2,496 U.S. homeowners recruited through SurveyMonkey’s Audience panel.

SurveyMonkey calculated a margin of sampling error on the total results as +/-2 percentage points at a 95% confidence level.
Do You Believe Extreme Weather Events Are Happening More Frequently Because of Climate Change?

75% Yes
25% No
Do You Believe That Weather Events Have Impacted Your Risk of Future Losses to Your Home or Property?

41% Yes
40% No
19% Not Sure
IN HIGH-RISK AREAS, THERE IS AT LEAST A 1 IN 4 CHANCE OF FLOODING during A 30-YEAR MORTGAGE

KEY PROTECTIVE ACTIONS CREATE A DEFENSIBLE SPACE AROUND YOUR HOME

DURING A 30-YEAR MORTGAGE, YOU ARE 27 TIMES MORE LIKELY TO EXPERIENCE A FLOOD THAN HAVE A FIRE.

#KnowYourRisks
More Education Is Needed
50% of People Believe Flood Is Covered by Homeowners Insurance...
56% of People Believe Flood Is Covered by Homeowners Insurance...
#CoverYourRisks

Take the NAIC’s new interactive quiz, #WhatTheFlood. The quiz will give you a better understanding of flood insurance and your flood risk. #YourRiskIsReal

As a result of a hurricane, your car which is parked in your garage is underwater.

Which insurance policy would cover the damage done to your car?

- Homeowners or Renters
- Homeowners Rider
- Flood Insurance
- Comprehensive Auto

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Would You Be Willing to Spend Your Own Money to Fortify Your Home in Exchange for a Premium Reduction of 1-10%?

71% Yes
23% No
6% No Response
How Much Would You Be Willing to Spend for 1-10% Premium Reduction?

- Up to $500: 33%
- $501-$2,500: 42%
- $2,501-$5,000: 16%
- More than $5,000: 8%
- No Answer: 1%
Protect Your Home from Damaging Winter Weather

Winter can bring extreme winter weather conditions, including snow and ice. These conditions can create a higher risk of property damage, including damage to your roof, interior and plumbing. Follow our tips to protect your home during the winter months.

The National Association of Insurance Commissioners (NAIC) reminds you to review your insurance policies and consider these tips this winter season.

WHAT YOU NEED TO KNOW

Maintaining your property before snow, ice and freezing temperatures arrive is key to reducing your risk of damage from winter weather.

Snow and Ice. There is the old saying, “Too much of anything is a bad thing.” Too much snow and ice can put a strain on your roof, ceiling, attic and plumbing. If you don’t have the proper roof awnings or gutters, the snow and ice can cause ice dams. Ice dams can allow water to collect and leak into your attic, ceiling and other parts of your home. The recommendation is to keep your gutters clear and use ice dams to prevent water from building up in your attic and ceiling during the winter. While you’re at it, check to see if your roof is made of wood, asphalt or metal, and if it needs to be replaced. The roof of your home can often last longer than the rest of your home, and often requires more maintenance. If your roof is made of wood, asphalt or metal and is in need of repair, consider replacing it. If your roof is made of concrete, or if you live in a state that has a “concrete roof” regulation, you may want to consider getting a concrete roof instead of an asphalt or metal roof. If you live in a state that has a “concrete roof” regulation, you may want to consider getting a concrete roof instead of an asphalt or metal roof.

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#ReduceYourRisk
NAIC’s Home Inventory App lets you create a record of your belongings. It also provides helpful tips around disaster mitigation & filing an insurance claim.