

[Rutgers Homeowners Insurance Policy Scoring Tool](#)

Patient, informed shopping has never been more important than in today's property insurance marketplace. Consumers face a triple threat: Protection gaps, deductibles and premiums are all sharply increasing. This is happening due to financial trends, insurtech, disasters linked to climate change and insurers' strategies to maintain profit goals.

To deal with this situation, we recommend using UP's [Buying Tips library](#) and a [new tool \(Rutgers Homeowners Insurance Policy Scoring Tool\)](#) to assess and adjust your current policy, calculate your deductible(s) and/ or pick from the best of limited and costly options.

Find out what's excluded in your policy, what gaps you can fill, and what adjustments will preserve essential protection but keep coverage affordable. Do your best to keep structures and roofs covered at replacement value, and pick deductible(s) that make the most sense for your situation.

This triple threat problem is in the national spotlight. From US Treasury Secretary **Janet Yellen** to state regulators, academics, lenders, federal and state lawmakers and home and business owners across the country...decision-makers are paying attention.

UP has been sounding a national alarm for years and helping consumers deal with and avoid the growing gaps in what property insurance policies cover, even before we launched an "Essential Protections" project with **Prof. Jay Feinman** with Rutgers Law School, (creator of the [new tool](#)). Recent premium increases are making it even harder to keep assets fully insured.

Protection gaps aren't just costly to individuals. They're costly to taxpayers, local, state and federal government budgets, and they impede disaster recovery. In collaboration with partners in Minnesota, Louisiana, Colorado, Oregon and California, UP is hard at work raising awareness and advancing consumer solutions.

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