

## [Expert warns San Antonio of potential insurance hikes due to increased disaster frequency](#)

NEWS4SA

Although we're far from the devastation caused by wildfires in California, we may feel the impact on our insurance rates.

Taylor Collins, Chair of the Department of Economics and Management at University of Incarnate Word says we will see the impact of California's wildfires in our insurance bills.

"The core level would be increasing insurance crisis," said Taylor Collins, Chair of the Department of Economics and Management at University of Incarnate Word.

He says that insurance works through risk pooling

"A bunch of people put funds into a pool. Whenever someone in that pool experiences a disaster, those funds are pulled out," said Collins.

"We're certainly seeing auto, and home insurance go up substantially, both from the increased frequency of disasters as well as just the increased cost of producing these goods" he said.

Collins says if disasters are more frequent more funds come out of the pool.

"Which means next year more funds need to go in," he said.

"The more and more severe weather events we have, the more insurance claims you're going to see, and the more insurance claims you see, the more insurance companies have to pay out," he added.

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Collins says insurance isn't something you can go without.

"You have to just kind of ride the waves high and low as they go. And there's really not a ton people can do outside of working with their individual agents to find try to find savings where they can," said Collins.

Amy Bach Executive Director of a non-profit consumer resource group called "United Policyholders" says insurers have adjusted their policies.

"The trend is less coverage for more money." Said Amy Bach Executive Director of United Policyholders.

"Be a savvy consumer. Don't file small claims that you can pay out of your pocket. They're going to go on your record and raise your deductible because that is a good way of getting your premium down and not filing false claims." she added.

The Texas Department of Insurance sent us a statement saying they would not expect companies paying wildfire losses in California to use those losses to justify Texas rate increases.

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