

[Minding the Protection Gap](#)

Ever since my own home burned down in the 2003 Cedar Fire, I have worked to understand why so many people think they have a fully insured home, only to later learn they do not. This is a particularly troubling and stubborn problem because it only emerges after-the-fact when a homeowner believes he had asked for full insurance, and the insurer says they sold the homeowner as much insurance as the homeowner wanted. I have spent a lot of time reading and researching the problem, and I think part of the answer is the unfortunate result when insurance companies use technology to estimate the cost to rebuild a home, rather than consulting with those who have the time and expertise necessary to get an accurate number. If you are interested in learning more (from an academic point of view), then see my law review article, recently published – [Minding the Protection Gap: Resolving Unintended, Pervasive, Profound Homeowner Underinsurance](#) in the *Connecticut Insurance Law Journal*.

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Source: <https://uphelp.org/minding-the-protection-gap/> Date: November 2, 2024