

[Rolling with the policy punches](#)



The California Department of Insurance, UP and the California Association of Realtors held a recent briefing on insurance issues impacting home buyers and sellers.

UPdated shopping tips

Our guidance on shopping for property insurance has been focused on helping consumers select from competing options and avoid underinsuring their assets.

For reasons we explained in [last month's tip](#), a growing number of people across the United States are now scrambling to find any options at all.

Here are UPdated tips for our current times

A combination of factors is making property insurance more expensive and harder to find and keep in many parts of the country. Causes include drone imagery, extreme weather events associated with climate change, predictive models and insurers' business and profit objectives. UP is continuing to

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advance solutions and help consumers keep their assets protected despite reduced coverage options, high deductibles and high premiums.

- As soon as you get a non-renewal notice, start shopping – don't procrastinate!
- Seek out a seasoned insurance broker with access to multiple options.
- 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.
- 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.
- Avoid making small claims. Your claim history impacts your risk score. Your risk score impacts your insurance options and costs.
- Reduce/eliminate coverage you can live without (e.g. high dollar limits on contents, Other Structures).
- If you can't find a known brand insurer willing to insure your home, research the financial strength of the companies that offer you quotes.
- If a state-sponsored insurance plan is your only option, consider supplemental policies to fill coverage gaps.

Tried and true tips

- Bundle your home, auto and/or umbrella policies.
- Ask what discounts you may qualify for.
- Comparison shop as much as feasible.
- Aim to insure your property for its replacement value, even if that means you don't pick the cheapest policy.
- Ideally, buy insurance that covers risks in your region (floods, earthquakes, hurricanes, hail)

How can an insurance agent/broker help me?

- Put in the time to seek out the best available options.

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- Identify insurance options that are only available through a broker.
- Help you make good decisions and save money.
- Tailor your coverages to your specific situation and needs.
- Walk you through pros and cons and options available through non-standard (“non-admitted” “excess/surplus”) or government-sponsored programs.
- Some insurance brokers/agencies offer premium financing plans.

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