

[Scary insurance premiums...what to do?](#)

Home and business insurance premiums in [hurricane](#) and [wildfire](#) prone regions have jumped to scary levels...Those who can't afford the increases are increasingly "[going bare](#)" if they own their homes outright. Those with mortgages are going deeper into debt to pay for mandated insurance.

Bundling your car, home and umbrella insurance, cutting non-essential coverage, carrying a higher deductible and comparison shopping still help. But in regions where insurers aren't competing, and wind deductibles are already high, these strategies aren't as viable. To some degree, mega fires and hurricanes associated with climate change are to blame, but some of the increases seem opportunistic and excessive. Many states offer a "[last resort](#)" government-supported option.

UP is hard at work helping consumers:

- [Shop wisely and choose from limited options](#)
- [Harden/fortify/improve in return for insurance discounts and policy renewals](#)
- [Access and fix errors in your risk profile \(similar to a credit score\)](#)

UP continues to support pro-active regulation of insurance rates by state insurance agencies and strong enforcement of fair sales and claim practices by those agencies and the private attorneys who are critical to protecting insurance consumers.

We commend the [California Department of Insurance and Commissioner Ricardo Lara](#) on their first-of-a kind wildfire mitigation rate regulations, non-renewal [moratoriums](#) and for working productively with UP and our WRAP working group [partners](#) to help consumers navigate premium increase and coverage reduction challenges.