

## [Top 10 states for homeowners' insurance protections](#)

Property Casualty 360

Agents are well-aware of how state insurance regulations can affect themselves and the insurance industry as a whole. It's also important to also know how they affect policyholders, especially homeowners.

According to a report by the Rutgers Center for Risk and Responsibility at Rutgers Law School, states differ dramatically in how much and what kind of regulation they provide for the benefit of homeowners' insurance policyholders. The report, titled "State-by-State Rankings: 'Use It and Lose It,'" ranked all 50 U.S. states and D.C. on how state insurance regulations protect policyholders based on the university's Essential Protections for Policyholders project.

According to Rutgers, homeowners in particular can be subject to certain practices including surcharging, increasing premiums and refusing to renew policies because policyholders have made inquiries about coverage or have filed a single claim. These practices, called "use it and lose it," are typically regulated by states. However, the university's report found that 18 states have no explicit protection at all from these kinds of practices.

Other key findings of the report include:

22 states bar an insurance company from treating a simple inquiry about coverage as a claim, either for non-renewal, premium increase or both.

10 states prohibit treating a claim for which no payment is made as a claim.

15 states prevent an insurance company from using a single claim as a basis for non-renewal. Only five of these states also prohibit using a claim as a basis for a premium increase.

18 states prohibit the use of claims due to weather or natural disasters for premium increase or non-renewal.



The report rates each state on a scale from one to five stars based on “how well it meets the Essential Protection standards for use and lose it.” Download the full report “State-by-State Rankings: ‘Use It and Lose It,” or keep reading to see the top 10 states for homeowners’ insurance protections.

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