

Communications Update

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NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS



Homeowner Policyholder Survey

Survey was conducted March 9-16, using a non-probability sample of **2,496 U.S. homeowners** recruited through SurveyMonkey's Audience panel.

SurveyMonkey calculated a margin of sampling error on the total results as +/-2 percentage points at a 95% confidence level.



Do You Believe Extreme Weather Events Are Happening More Frequently Because of Climate Change?

75% Yes
25% No



Do You Believe That
Weather Events Have
Impacted Your Risk of
Future Losses to Your
Home or Property?

41% Yes

40% No

19% Not Sure

#KnowYourRisks

IN HIGH-RISK AREAS,
THERE IS AT LEAST A
1 IN 4 CHANCE
OF FLOODING during
A **30-YEAR** MORTGAGE



KEY PROTECTIVE ACTIONS
CREATE A **DEFENSIBLE**
SPACE AROUND
YOUR HOME



DURING A **30-YEAR** MORTGAGE,
YOU ARE **27 TIMES MORE**
LIKELY TO EXPERIENCE
A **FLOOD** THAN HAVE A FIRE.



150
1871
2021

NATIONAL
ASSOCIATION OF
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More Education Is Needed

50% of People
Believe Flood Is
Covered by
Homeowners
Insurance...

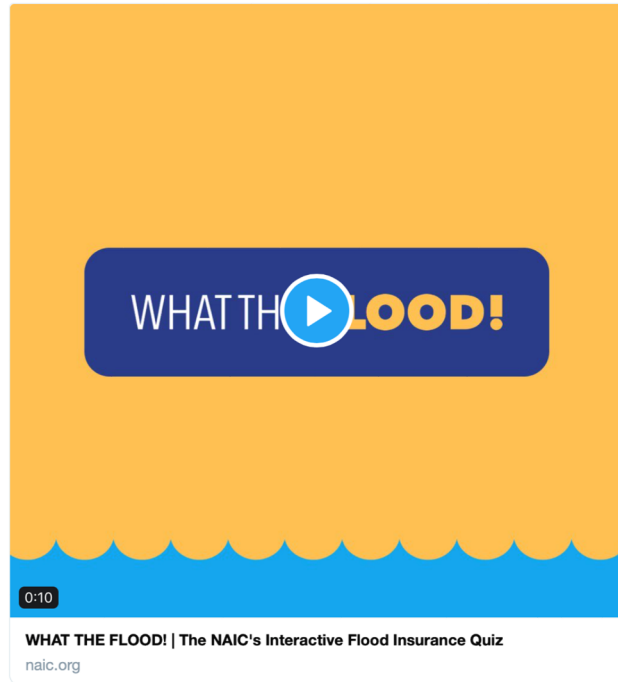


56% of People
Believe Flood Is
Covered by
Homeowners
Insurance...



#CoverYourRisks

Take the NAIC's new interactive quiz, #WhatTheFlood. The quiz will give you a better understanding of flood insurance and your flood risk. #YourRiskIsReal



10:37 AM - 13 Jun 2019

As a result of a hurricane, your car which is parked in your garage is underwater.

Which insurance policy would cover the damage done to your car?

HOMEOWNERS OR RENTERS

HOMEOWNERS RIDER

FLOOD INSURANCE

COMPREHENSIVE AUTO

QUESTION 5 OF 7



Would You Be Willing to Spend Your Own Money to Fortify Your Home in Exchange for a Premium Reduction of 1-10%?

71% Yes

23% No

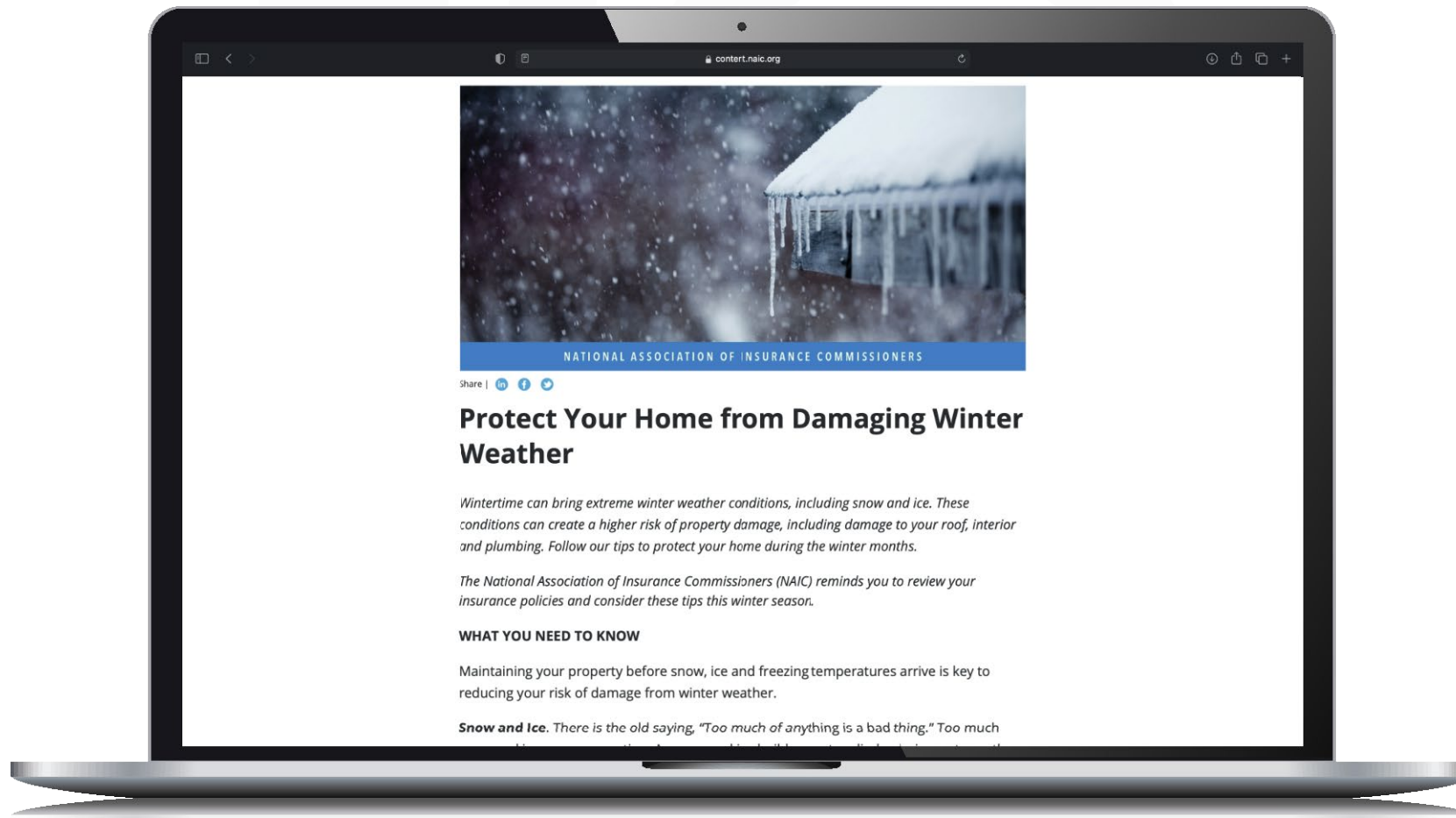
6% No Response



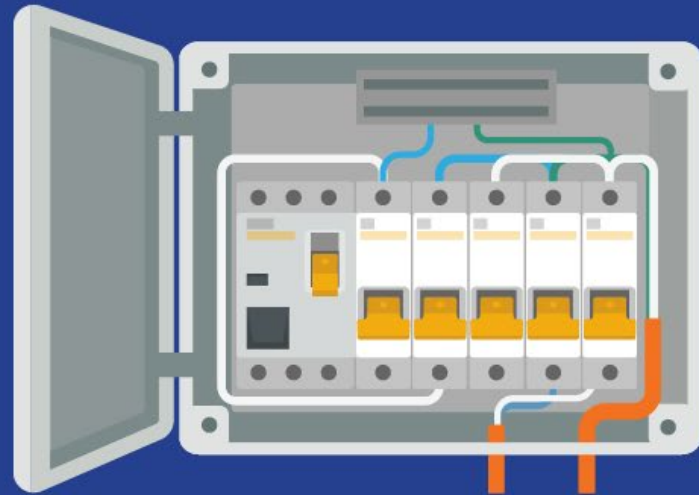
How Much Would You Be Willing to Spend for 1-10% Premium Reduction?

Up to \$500	33%
\$501-\$2,500	42%
\$2,501-\$5,000	16%
More than \$5,000	8%
No Answer	1%

#ReduceYourRisk



#ReduceYourRisk



**ELEVATE YOUR
ELECTRICAL
SYSTEM**

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

#REDUCEYOURRISK

NAIC's Home Inventory App

NAIC's Home Inventory App lets you create a record of your belongings. It also provides helpful tips around disaster mitigation & filing an insurance claim.

