

# Earthquake Insurance

Sampler Sheet

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## GUIDES & OUTREACH MATERIALS

[Consumer's Guide to Earthquake Insurance](#) (NAIC, 2011)

FEMA's earthquake insurance [infographic](#)

[Understanding Earthquake Deductibles](#) (NAIC webpage)

[If Disaster Strikes, Will You Be Covered? A Homeowner's Insurance Guide to Natural Disasters](#) (Multi-hazard guide by FLASH & the Actuarial Foundation)

Some state insurance departments have earthquake insurance webpages, guides, brochures, and the like. For a quick view of what's on offer, click on the [CIPR State Resiliency Map](#) at NAIC's Center for Insurance Policy and Research.

And coming soon: Some great new outreach materials being developed by the FEMA Region IX earthquake insurance team.

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## LOOKING AT UPTAKE RATES

Few state insurance regulators do (or have done) data calls to identify how many people with homeowners insurance also take up coverage for earthquakes. Check out uptake reports for [California](#) (2019: 13.89%), [Missouri](#) (2018: 27.8%), [Oregon](#) (2017: 14.8%), and [Washington](#) (2017: 11.3%). Washington's data call also looked at commercial uptake (43.2%).

**Why don't people buy earthquake insurance?** It's expensive. Deductibles tend to be high. People don't know about the hazard or have low risk perception. They don't realize earthquakes aren't covered in a standard homeowners policy. They can't find an insurer who'll offer coverage because the risk is too high.... The list of possible answers goes on, but solid data and consumer research is needed. For an interesting hypothesis, check out [The Earthquake Insurance Protection Gap: A Tale of Two Countries](#) in CIPR's Journal of Insurance Regulation.

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## EXPLORE EVEN MORE

National Association of Insurance Commissioners (NAIC): [earthquake insurance](#)

Insurance Information Institute: [earthquake insurance](#), [even more earthquake insurance](#), and [Resilience Accelerator](#) (soon to feature earthquakes, too)