

AHA Home Insurance Savings Call Guide


Created by the American Homeowners Association (AHA)

Use this friendly, step-by-step script to guide your conversation. It's designed to help you feel confident, ask the right questions, and keep your coverage strong—without overpaying.

Before You Call: Know What's Driving Your Costs

Premiums are rising nationwide for reasons beyond your control:

- Rebuilding costs (materials + labor) have gone up
- More extreme weather = more claims = higher risk
- Some insurers are leaving high-risk areas, shrinking competition
- Insurers now use ZIP code, roof age, and even credit to set rates

 **Goal:** Stay calm, informed, and focused on what you can change.

Step 1: Start the Conversation

“Hi, I’m calling about my home insurance renewal. I noticed my premium increased, and I’d like to understand why—and explore ways to reduce the cost without sacrificing important coverage.”

Step 2: Ask What Changed

- “Can you walk me through what changed in my policy this year?”
- “Was the increase due to updated replacement costs, new endorsements, risk model changes, or something else?”

 *Have your declarations page handy to follow along.*

Step 3: Ask About Discounts

“I want to be sure I’m getting every discount I qualify for. Can you check these for me?”

- Do I qualify for a discount for not filing recent claims?
- Can I save by bundling home and auto insurance?
- Do I get a discount for having smoke alarms, water sensors, or a security system?
- Is there a loyalty discount for long-time customers?
- Can I save by paying in full or going paperless?
- Are there discounts for recent upgrades like a new roof, storm shutters, or energy-efficient systems?

Step 4: Review Coverage You May Not Need

“I’d like to double-check any added coverage. Are there endorsements—like scheduled personal property or outbuilding protection—that I may not need anymore?”



Tip: Some policies add extras automatically at renewal.

Step 5: Explore Deductible Options

“What would my premium look like with a higher deductible? I want to see how much I’d actually save, but I need to make sure it’s still affordable if I have to file a claim.”

Step 6: Request a Re-Quote or Comparison

“Can you re-quote my policy based on these updates—or compare it to other options you offer?”



You can also use tools like the AHA Insurance Advisor to get a second opinion.

Step 7: Wrap It Up with Insight

“Thanks for walking me through everything. I’m trying to manage my costs while keeping solid coverage. Based on what you’re seeing with other homeowners, do you have any other suggestions for lowering my premium safely?”



Bonus Pro Tips

- Avoid filing small claims—paying out of pocket preserves your claims-free discount.
- Install leak sensors or storm-resistant upgrades that may qualify for discounts.
- Shop your policy every 2–3 years—even if you like your current insurer.



Additional Notes

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