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Shop Smart, Save Big: How Nebraskans can receive coverage, resiliency discounts for homeowners policies

LINCOLN, Neb. (Oct. 6, 2025) - The Nebraska Department of Insurance encourages homeowners to review their insurance policies annually to ensure their coverage meets their needs and their budget.

Property and Casualty Administrator Connie Van Slyke reminds Nebraskans that many insurance companies offer discounts, and shopping around could lead to lower premiums.

"Like any large purchase, it's worth taking the time to shop around and find the best deal," Van Slyke said. "Think about what you really need and what fits your budget. Don't be shy about asking for discounts whether it's for a security system, smart home devices, resilient roofing materials, siding, or bundling your policies. A little legwork now can save you money down the road."

Homeowners who upgrade their home to protect against severe weather and natural disasters may receive discounts on their homeowners insurance.

Types of Resilience Upgrades

Common resilience upgrades include:

- **Impact-resistant roofing and siding:** Installing materials rated to withstand severe hail and wind that meet Class 3 or 4 standards and durable siding options like fiber cement siding
- **Wind-resistant upgrades:** Reinforcing your home to withstand high winds such as stronger roof sheathing
- **Smart Home Sensors:** Installing items to reduce damage such as automatic leak detectors or security systems

Certified Resilience Programs Available

Certified resilience programs may help you qualify for significant discounts. These include:

- **Insurance Institute for Business and Home Safety (IBHS) - FORTIFIED Home:** provides science-based construction standards to make homes more resilient to storms, wind, and hail
- **National Green Building Standard (NGBS) Certification:** encourages voluntary use of building standards above those required by code for disaster resistance

Ways to Get Resilience Discounts

While not guaranteed, the best ways to get resilience discounts include:

- Asking your insurer about what discounts are offered and which upgrades qualify
- Using certified professionals who can recommend different materials such as impact-resistant roofing that may qualify you for discounts. Consider paying extra for certain materials if they qualify you for a larger discount
- Keep documentation showing proof of installation or inspection

"Making resilience upgrades to protect homes from severe weather not only helps protect Nebraskans but may also lead to valuable insurance discounts," NDOI Director Eric Dunning said. "We encourage all homeowners to explore their options and ask their insurance companies about potential savings."

Shopping for Homeowners Insurance

Like finding the best prices on a new purchase, homeowners should shop around for the best insurance premium. With changing insurance needs and premiums over time, comparing insurance quotes makes sure you are getting the best rates and coverage options.

When shopping, you may find:

- **Lower premiums:** Make sure you compare the same coverage types and limits
- **Better coverage:** Compare deductibles and what kind of deductible it is: specific or percentage. Make sure the limits are up to date
- **Discover better discounts:** This includes bundling multiple policies, paid-in-full discounts, and discounts for roof upgrades

The best ways to shop for insurance are:

- **Online:** Get quotes directly from an insurance company or compare prices for multiple companies through the insurance market
- **Agent:** Work with a licensed insurance agent or independent broker who can talk through multiple options

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