

# Partnering for Protection:

## A Study of Flood Insurance in Pennsylvania Across Three Professional Roles

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# Study Overview

(pp. 7-12)

- March 2022 to May 2023
- Study goals
  - Investigate the knowledge, perceptions, and interactions with clients among professionals from the real estate, lending, and insurance industries.
  - Understand resident's knowledge of flood risk, and their sources of information for flood insurance.

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# Mixed Methods Approach

(pp. 13-14)

## Survey of Pennsylvania Adults

1,039 responses to Lion Poll, representative by age, sex, and region.

Descriptive and predictive statistical analysis.

Explore flood insurance knowledge, interactions, and flood risk awareness

## Interviews with Professionals

30 interviews of Pennsylvania realtors, insurance agents, and banking/lending professionals.

Thematic qualitative analysis.

Explore flood insurance purchasing habits of clients and communication efforts



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# Study Findings

(pp. 15-40)

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Flood Insurance Coverage and Purchasing Interactions

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Client Understanding of Flood Risk & Flood Insurance Coverage

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Factors Associated with Decisions to Purchase Flood Insurance

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Knowledge Base of Professionals

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Interactions Between Professionals & Clients



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# Study Recommendations

(pp. 41-54)

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Professional Training & Education

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Tailored Information Resources

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Cross-Sector Coordination

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Client Education & Communication

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Resilience Mindset & Community Engagement

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Future Research

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# Phase 2 of Study (Ends August 2025)

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## Purpose

Examine insurance purchasing motivations, barriers, and awareness of the type of coverage that is available and needed.

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Explore residents' personalization of risk and identify strategies to improve coverage.

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Assist industry and government task forces and strategic initiatives.

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## Plan

Survey of Pennsylvania renters and homeowners, stratified by flood insurance coverage and special flood hazard area.

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In-depth interviews with rental property and business property owners, inside and outside of a special flood hazard area.

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Analyze trends in flood insurance knowledge, beliefs, and factors associated with purchasing behaviors.

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