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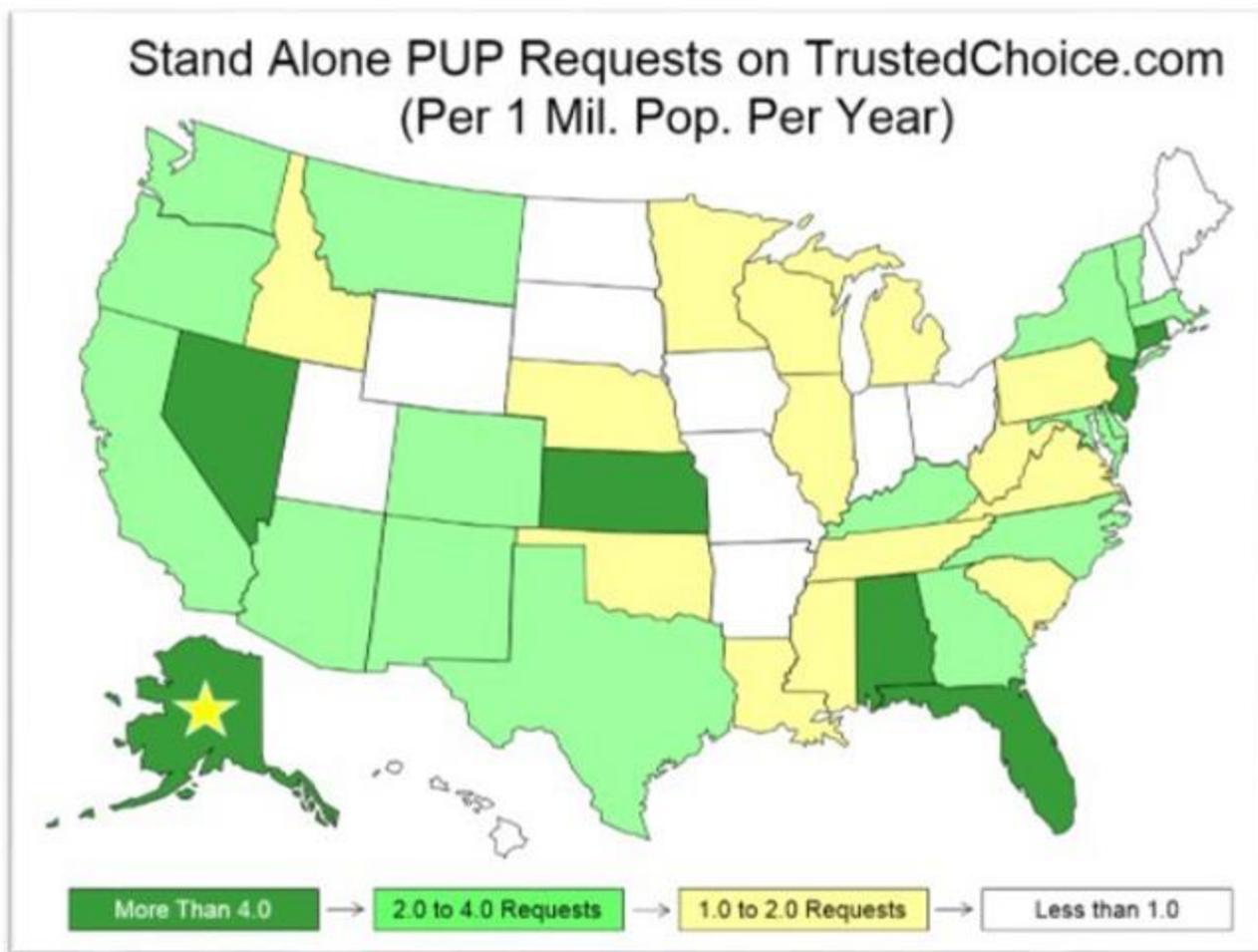
STUDENT OF THE INDUSTRY PARTING SHOT

Which State Has the Most PUP Requests?

By Paul Buse, President of Big I Advantage®

Your Big I Advantage team has been working with our endorsed **Personal Umbrella Policy** (PUP) provider to better understand what drives PUP purchases. You may have read in these pages that RLI is also working with www.trustedchoice.com, the Web site for the Trusted Choice® brand program. RLI is driving PUP leads to agencies like yours every month. With over 40,000 agency referrals this year, we have been analyzing those that are 100%-specific PUP-only requests. We have five months of data and we are analyzing it with RLI.

That data is below on our estimate of the number of PUP requests seen, on average, in each state, per year, per 1 million persons. Of course this is but one way consumers look for PUPs but the data is worth thinking about.



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Source: www.trustedchoice.com and RLI Insurance Company for unique, Personal Umbrella-ONLY requests, from October 2016 to February 2017

Why the differences in rates of requests by state? This is hard to determine but we are investigating. Obtaining coverage easily in some states clearly drives requests.

Why the gold star for Alaska? Alaska had the most requests per person in the five-month time period. Nationally, the average number of requests was 2.5 per 1,000,000 in population and Alaska came in with the most over the test at an estimated 9.7 per million.

What causes individuals to get online and start searching only for PUPs? It's hard to say for certain but the visitors to trustedchoice.com leave comments. Based on those, I would say a wide variety of coverage questions drive the searches. About half do not leave any comment but of those that do, the perfect person to answer all of them is an independent agent. You have the resources and options. Whether a standalone solution like RLI or one of your regular home and auto insurers is best, only an independent agent can match the questions. "Looking for..." and "Need a..." are common in the comments.

What can you do? Make sure your website has a dedicated page focused on personal umbrellas (see [this related article](#) to learn more). Make sure you know who handles the RLI program [in your state](#). Offer and document that you have offered your clients choices on umbrellas as all your clients would benefit from a PUP. Read more about the risk management aspect of doing so on our agency E&O risk management website, [EO Happens](#).