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STATE OF ALASKA

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## Press Release

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### **Free App Helps Alaskans Create Home Inventory before Disaster Strikes**

(Anchorage, AK) – Summer may be slow to arrive this year, but it's still a great time for Alaskans to update their home insurance policies.

Why do you need a home inventory? Homeowner's insurance provides the security of knowing that you are protected in the event of a loss. But your insurance company can only pay for the documented items after a loss has occurred. One of the best ways to ensure you have the right amount of homeowners or renters insurance is by keeping a detailed and up-to-date inventory of your possessions, according to the National Association of Insurance Commissioners (NAIC), an association comprised of state insurance regulators.

A February 2012 NAIC survey found more than half of all Americans are at risk for inadequate home insurance coverage because they don't have a current home inventory. Among those who do have a home inventory, 48 percent do not have receipts, 27 percent do not have photos of their property, and 28 percent do not have a back-up copy of the inventory stored outside their home. Fifty-nine percent of people with inventories have not updated them in more than a year, which means new purchases and gifts may not be covered.

The NAIC is offering a free app, called myHOME Scr.APP.book to help consumers document their valuables, update their inventories, and store the information for easy access after a disaster. The app is free and available for both iPhone® and Android® smart phone users.

For those without a smart phone, a downloadable home inventory checklist with tips for effectively cataloguing your possessions is also available.

Links to both the app and the checklist can be found on the Alaska Division of Insurance website, <http://delivr.com/2n5dh>.

Alaska's Division of Insurance regulates the insurance industry to protect consumers. For more information, visit <http://commerce.alaska.gov/ins/> or call 1-800-467-8725 or 1-800-INSURAK.

The Division of Insurance along with the Alcoholic Beverage Control Board, the Regulatory Commission of Alaska, the Division of Banking and Securities, and the Division of Corporations, Business and Professional Licensing are DCCED agencies tasked with protecting consumers in Alaska. For additional information about DCCED, please visit [www.commerce.alaska.gov](http://www.commerce.alaska.gov).

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