

Q: Why Are Home Insurance Premiums Going Up?

A: The main reason is because the cost to repair and replace homes is going through the roof!



More Severe Weather

Climate change has increased the frequency and intensity of severe weather events, leading to more home claims.



Supply Chain Delays

Nearly every material is backlogged, including lumber, roofing, piping, copper wire and drywall.



More Water Damage

More homeowners want their washing machine on an upstairs floor, which leads to an increase in water damage claims.



More Fire Damage

Newer homes and furniture burn faster and hotter because they use more pressed wood and epoxies instead of solid hardwood.



Higher Material Costs

Due to inflation, the cost of building materials is more expensive than ever. This includes everything from asphalt shingles to wood.



Higher Labor Costs

Skilled construction workers are in short supply, so contractors are paying more to attract them.

> Give us a call today and let's review your coverage together.

More Than Just Insurance.

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