Insure.com, recently published insights on how extreme weather is expected to impact home insurance premiums. The cost of average claims is rising with climate-related damages and homeowner precautions are urged.

The number of weather-related events has increased since 2013 and the number of dollars paid in claims for flooding, tornadoes and wildfires has grown as well. For example, $492,542 was paid to resolve flood claims in 2013 vs. $8.74 million to cover flood claims in 2017, a claim cost increase of 1,674%.

Insure’s article, How climate change is increasing your insurance rates, provides detailed information on climate-related losses and advises homeowners on how they can prevent damage and avoid insurance hikes.

"Homeowners should factor in climate risks when purchasing a home," recommends Les Masterson, managing editor of Insure.com. “If you already live in a climate-challenged area, be sure to take advantage of lower insurance rates by making improvements that guard against potential damage.”

Les Masterson is available to discuss weather-related home insurance claims; please let me know if you would like
to arrange a call or email interview with Les.

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