



Nationwide®

September 2026

Homeowners Survey 2026

Insights Report



Nationwide
is on your side

1000 Yard Street

SURVEY METHODOLOGY



Audiences

U.S. Homeowners

Age 18+ who own a home - nationally representative by age, gender, race, region, household income

Independent Insurance Agents

Independent insurance agents who sell homeowners' policies - mix of principals, producers, and client service reps



Sample Size

N=1,000

N=400



Methodology

**15-Minute
Online Survey**



Timing

**2025 Survey Fielded
July 30th – August 18th,
2025**

**2026 Survey Fielded
July 10th – July 29th, 2026**

KEY FINDINGS - HOMEOWNERS

1

Homeowners learn the true cost of their home only after they buy it

- Agents say that after closing, Homeowners are most often surprised by how quickly unexpected costs add up (44%), how much homeowners insurance costs (36%), and how often things break or need attention (34%).
- In hindsight, Homeowners most often wish they had asked what repairs or necessary upgrades would be needed in the next five years (20%) and how old major systems like the roof, HVAC, plumbing and electrical were (17%).
- They also wish they had better understood ongoing costs and potential risks, including property taxes and utilities (16%), sewer and drainage conditions (14%), and water damage, mold or foundation issues (13%).

2

Many homeowners are adapting their homes for the long term — while some remain open to moving if conditions improve

- Over 6 in 10 (64%) Homeowners have already made or plan to make changes to their homes to support living there long-term.
- At the same time, 38% say they would move if market conditions were more favorable — including 52% of urban Homeowners and 64% of Millennials.
- Those planning for the long term are making practical changes, led by energy efficiency/weather-resilience upgrades (47%) and improved lighting, stairs or entryways (45%).

3

Homeowners feel highly confident in their coverage — but Agents see significant gaps in understanding

- Homeowners are remarkably confident in their coverage: 90% say their policy provides adequate coverage, 89% believe their home is insured to the right value, and 84% say they understand the coverage their policy provides.
- Yet 52% of Agents say customers often or very often overestimate what their homeowners insurance covers.
- Agents also say Homeowners commonly misunderstand whether flood damage (48%), normal wear and tear (37%), or water damage (34%) is covered by their current policy – and 33% report they misunderstand the difference between homeowners' insurance, home warranties, and maintenance responsibilities.

4

Homeowners show strong interest in prevention technology when the value proposition is clear

- 81% of Homeowners say they would be interested in using smart devices or sensors that monitor water, plumbing systems or electrical fire hazards if their insurer provided them for free.
- Awareness of whole-home monitoring technology remains more limited, with 51% aware of devices that monitor electrical systems and 47% aware of devices that monitor plumbing systems.
- Among current smart-home owners, the top benefits are making the home safer (59%), providing peace of mind (56%) and protecting the home (56%).

KEY FINDINGS - AGENTS

1 Coverage knowledge gaps remain, with Agents reporting frequent misunderstandings about what homeowners insurance covers

- 52% of Agents say customers often or very often overestimate what their homeowners insurance policy will cover.
- The most common areas of misunderstanding are water damage exclusions or limitations (44%), flood coverage (39%), coverage limits (38%), and sewer or water backup coverage (36%).
- Agents also say Homeowners are least effective at understanding what their policy covers and excludes (48%) and preparing for severe weather or natural disasters (43%).

2 Rising insurance costs are pushing Homeowners toward lower-premium choices, including potential coverage trade-offs

- Over the past year, 58% of Agents have seen an increase in clients shopping for lower premiums, while 46% have seen an increase in clients choosing a lower price even if it may mean less coverage or support.
- When it comes to cost-related trade-offs, Agents are most concerned about Homeowners focusing mainly on premium rather than overall protection (28%) and increasing deductibles beyond what they can comfortably afford (21%).
- Overall, 67% of Agents say Homeowners' conversations about insurance affordability are more focused on cost than they were a year ago.

3 Agents report rising weather-related claims as severe weather remains a growing concern for Homeowners

- Weather-related damage is the most common type of Homeowners claim reported by Agents (58%), and 73% have seen an increase in weather-related claims over the past year.
- Damage from severe weather or natural disasters is also one of the top stressors Agents report for their clients today (42%).
- Among Homeowners, 65% are concerned about the risk of severe weather or natural disasters in their area, while 63% say they are more worried about severe weather or natural disasters than they were in the past.



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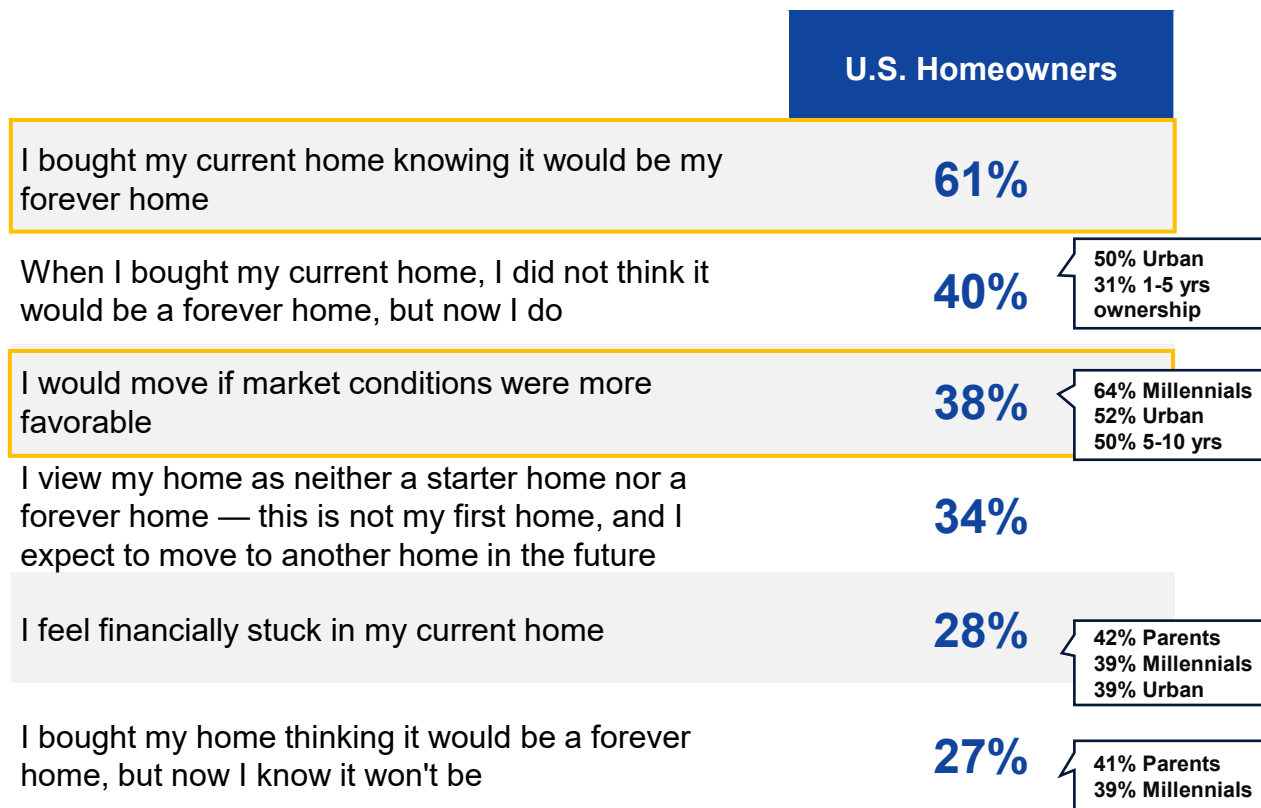
Buying and Owning a Home

Most homeowners envisioned a “forever home” — but many remain open to moving

38% of homeowners say they would move if market conditions were more favorable — rising to 52% of urbanites and 64% of Millennials.

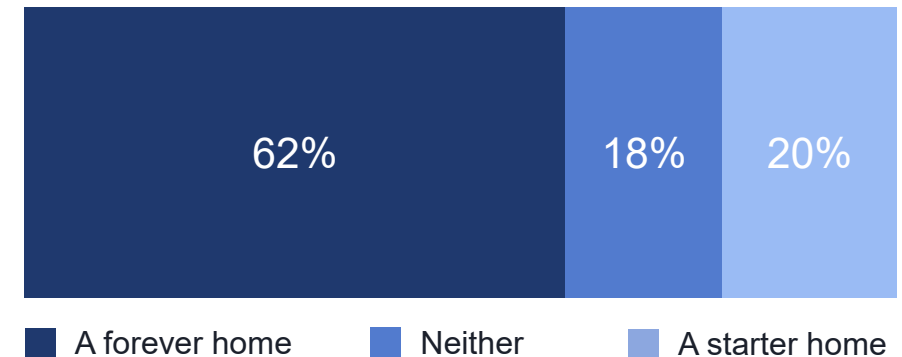
U.S. Homeowners: Beliefs on their Current Home

(Shown % Selected T2B Agree)



Independent Agents: How Clients See Their Homes

(Shown % Selected)



66%

of Agents say their customers view their home **as an asset, rather than a liability**

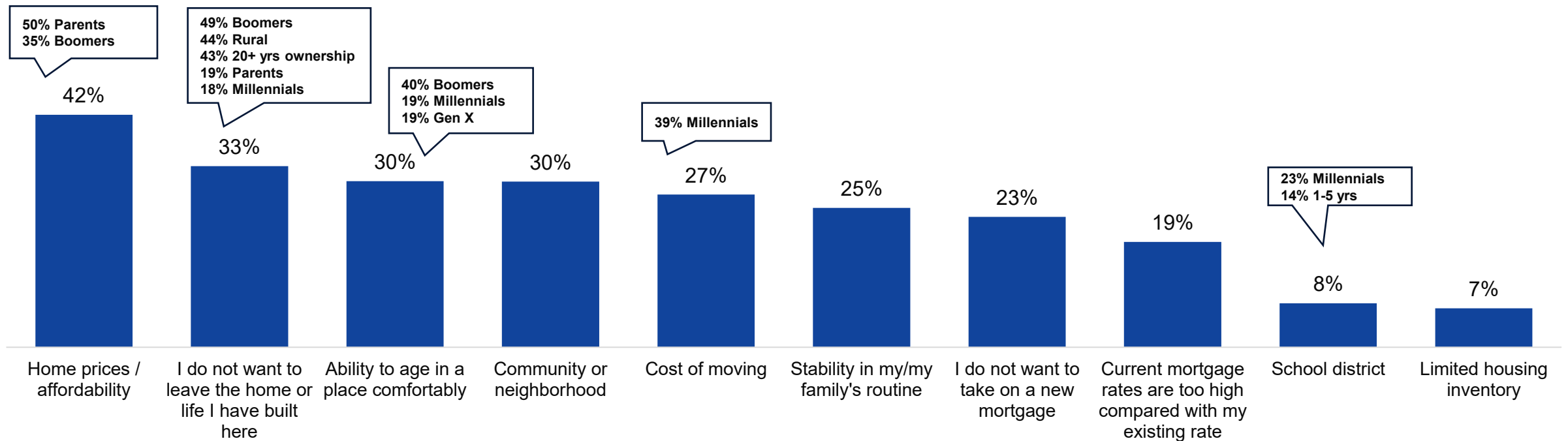
69%

of Agents say their customers view their home **as a source of financial stability rather than a financial burden**

Home prices are keeping homeowners put

For Boomers, staying put is more about preserving the life they've built and aging comfortably, while Millennials are more likely to cite moving costs and school districts.

Biggest Factors Keeping Homeowners in Their Current Home (Shown % Selected)

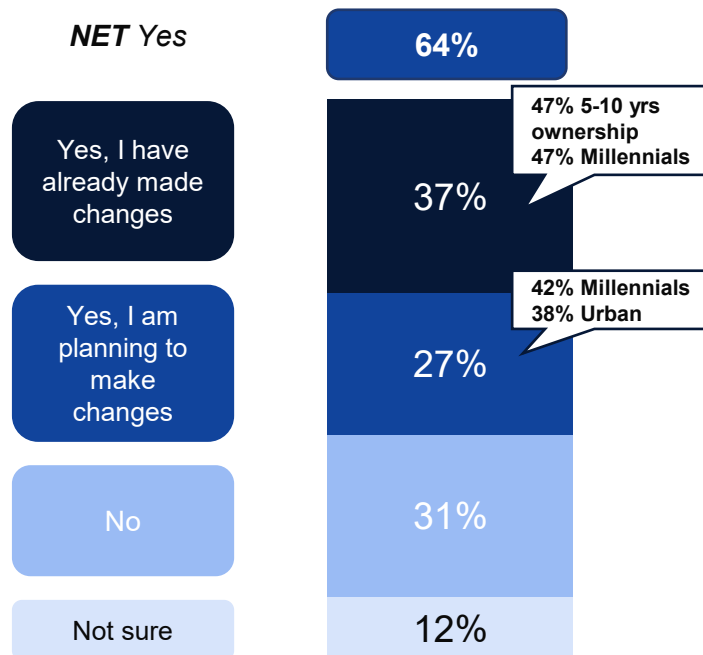


Homeowners are adapting their homes for the long term

Over 6 in 10 have made or plan to make changes to support long-term living; among changes already made, energy efficiency/weather resilience and safety improvements are most common.

Home Changes to Support Long-Term Living

(Shown % Selected)



Types of Home Modifications Made or Planned

(Shown % Selected)

	Have Done	Plan to Do
Energy efficiency or weather-resilience upgrades	47%	43%
Improved lighting on stairs or entryways	45%	32%
Bathroom safety modifications	40%	49%
Major system upgrades to extend the life of my home	34%	29%
Adding smart home monitoring devices to better monitor potential issues	30%	37%
Renovations for adult children, aging parents, or extended family	19%	18%
Added or converted separate living space	18%	18%
Added bedroom or bathroom	17%	20%
Wider doorways or accessibility improvements	13%	16%

Demographic Callouts:

- Bathroom safety modifications: 57% Millennials
- Adding smart home monitoring devices: 51% Millennials, 50% Parents
- Renovations for adult children, aging parents, or extended family: 34% Parents, 30% Millennials
- Wider doorways or accessibility improvements: 75% Gen Z
- Plan to Do (Smart home monitoring): 49% Parents, 22% Boomers
- Plan to Do (Renovations for adult children...): 35% Millennials, 28% Parents
- Plan to Do (Added bedroom or bathroom): 36% Millennials, 6% Boomers

Q4. Have you made or are you planning to make changes to your home to support living there long-term?

Q5. Which of the following changes to your home have you made or are planning to make to support living there long-term? Base: Total (U.S. Homeowners n=1,000)

The realities of homeownership hit after closing: costs add up quickly, reliable contractors are hard to find, and insurance is expensive

Top Client Surprises After Purchasing a Home (Shown: % Selected)	Agents (Thinking about what surprised their clients)
How quickly unexpected costs add up	44%
How hard it is to find reliable contractors or service providers	42%
How much homeowners insurance costs	36%
How often things break or need attention	34%
How much work it takes to maintain	31%
How complicated it is to navigate insurance and warranties	25%
How much time homeownership takes outside of work	22%
How much more impactful and personal severe weather events feel	20%
How much they've learned about plumbing, HVAC, and general repairs	15%
How long it takes to feel "settled"	13%
How quickly the excitement fades after move-in	7%
How rewarding it is to have my own space	3%

In hindsight, homeowners wish they had asked more about future repairs and aging home systems

Questions Homeowners Wish They Would Have Asked Before Buying Their Home

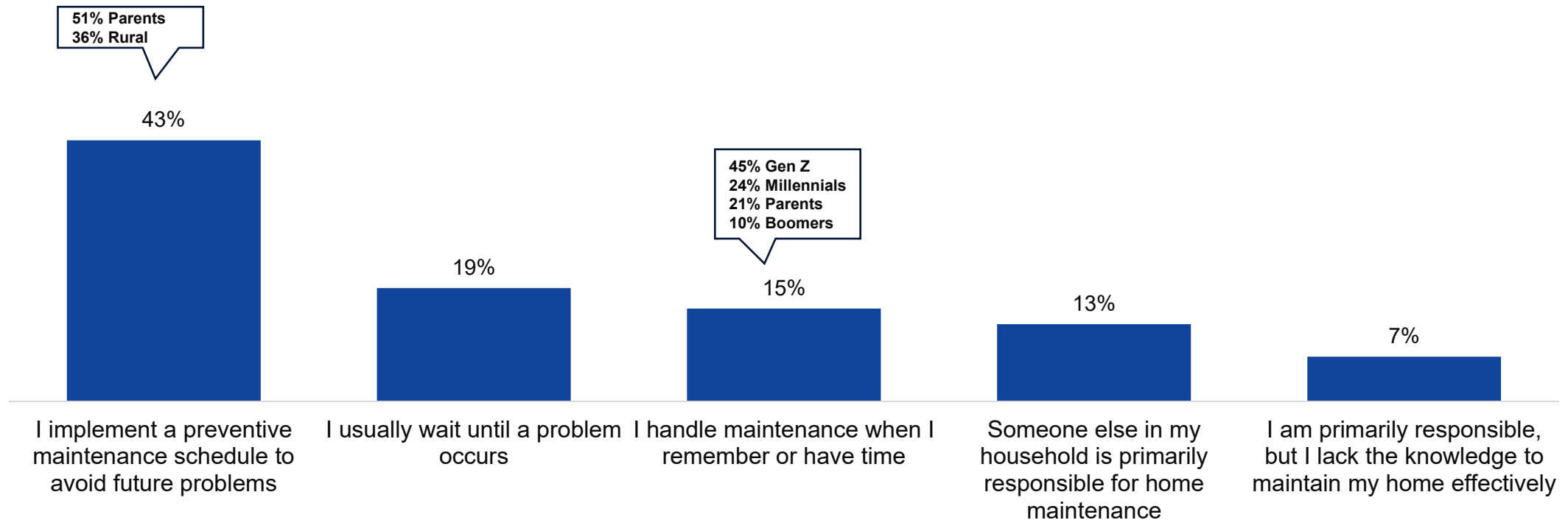
(Shown: % Selected)



Many homeowners take a preventive approach to maintenance to avoid future problems

However, 1 in 5 usually wait until a problem occurs, 15% handle maintenance when they remember or have time, and 7% say they lack the knowledge to maintain their home effectively.

Approach to Home Maintenance
(Shown % Selected)



Routine upkeep is common – with most homeowners performing landscape and HVAC maintenance within the past year – but electrical and roof maintenance lag

Routine Maintenance Tasks Performed

(Shown % Selected)

	Within the past year
Landscape maintenance (for example tree trimming)	76%
Cleaned or replaced HVAC/furnace filters	75% 61% Urban
Inspected smoke detectors	74% ↑ +5 pts
Cleaned dryer vents or ducts	65%
Inspected toilets / plumbing	58%
Inspected carbon monoxide detectors	55%
HVAC/furnace serviced by a professional	55%
Cleaned the gutters	52%
Inspected water heater	51%
Checked for electrical safety issues, such as outlets, wiring, breaker panel, or overloaded circuits	43% 58% Parents 56% Millennials 55% 1-5 yrs ownership 35% Boomers 30% Urban
Re-sealed roof accessories (e.g., chimneys, vents, antennas)	21% 34% Millennials

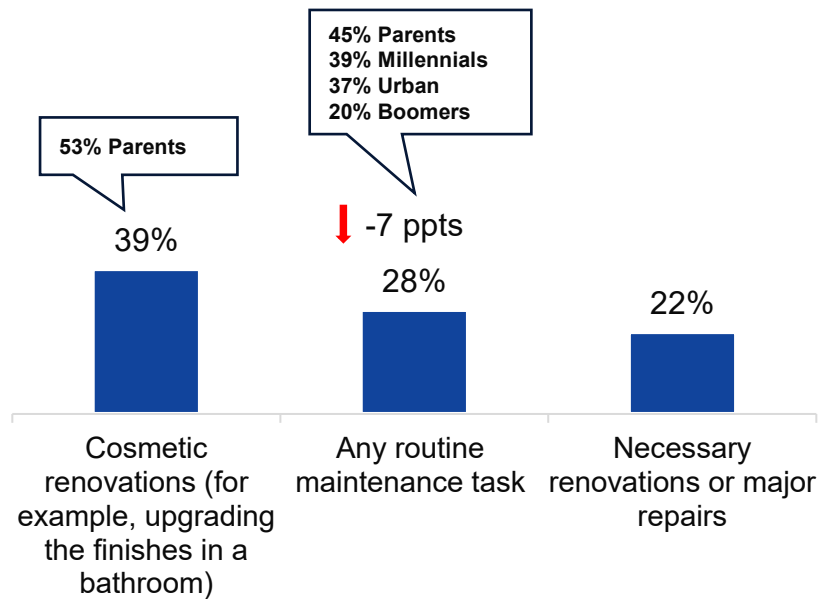
↑↓ = 2025 comparisons

Cost is the biggest barrier when homeowners defer maintenance and renovations

Cosmetic renovations are most commonly delayed, while cost and competing financial priorities are the leading reasons for postponement.

Delayed Home Maintenance Needs Within the Past Year

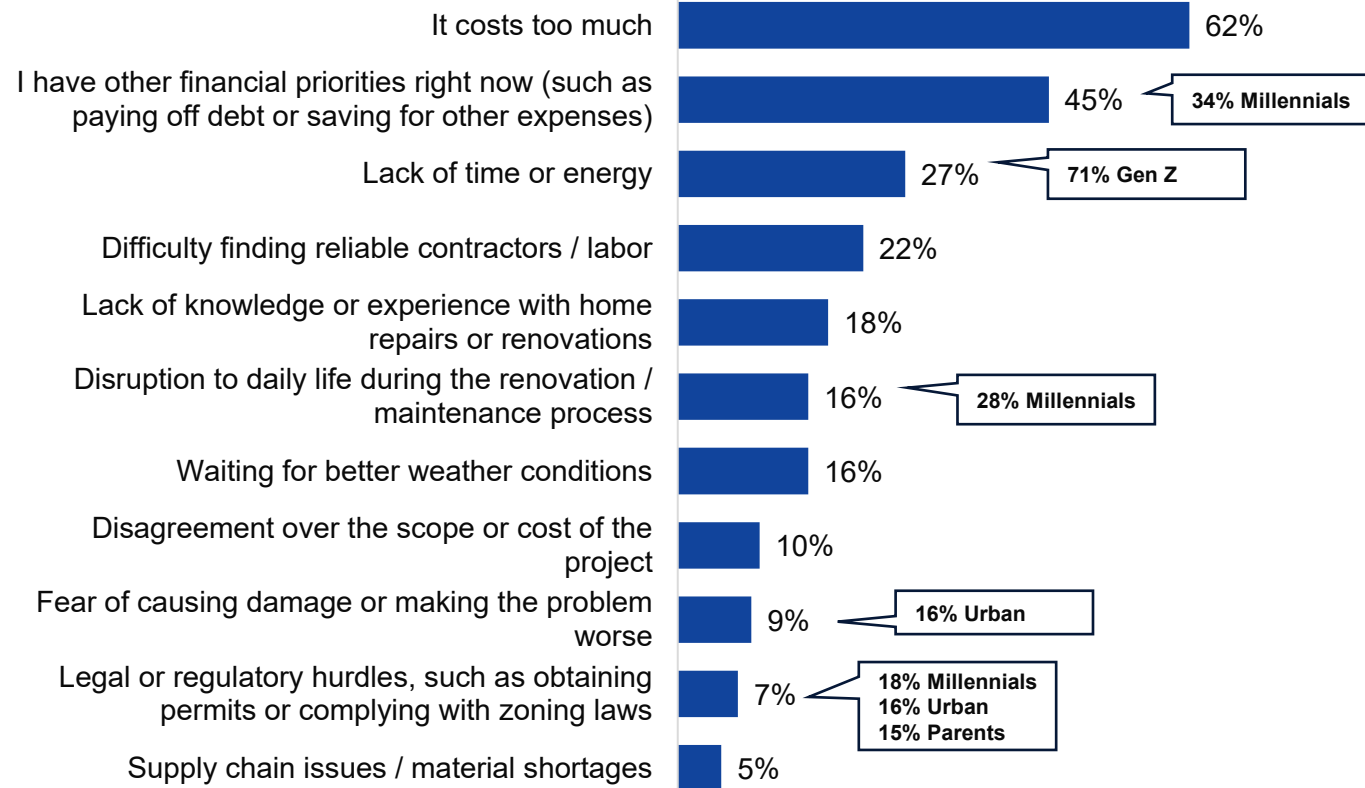
(Shown % Selected "Yes")



↑↓ = 2025 comparisons

Reasons for Delaying Home Maintenance or Renovations

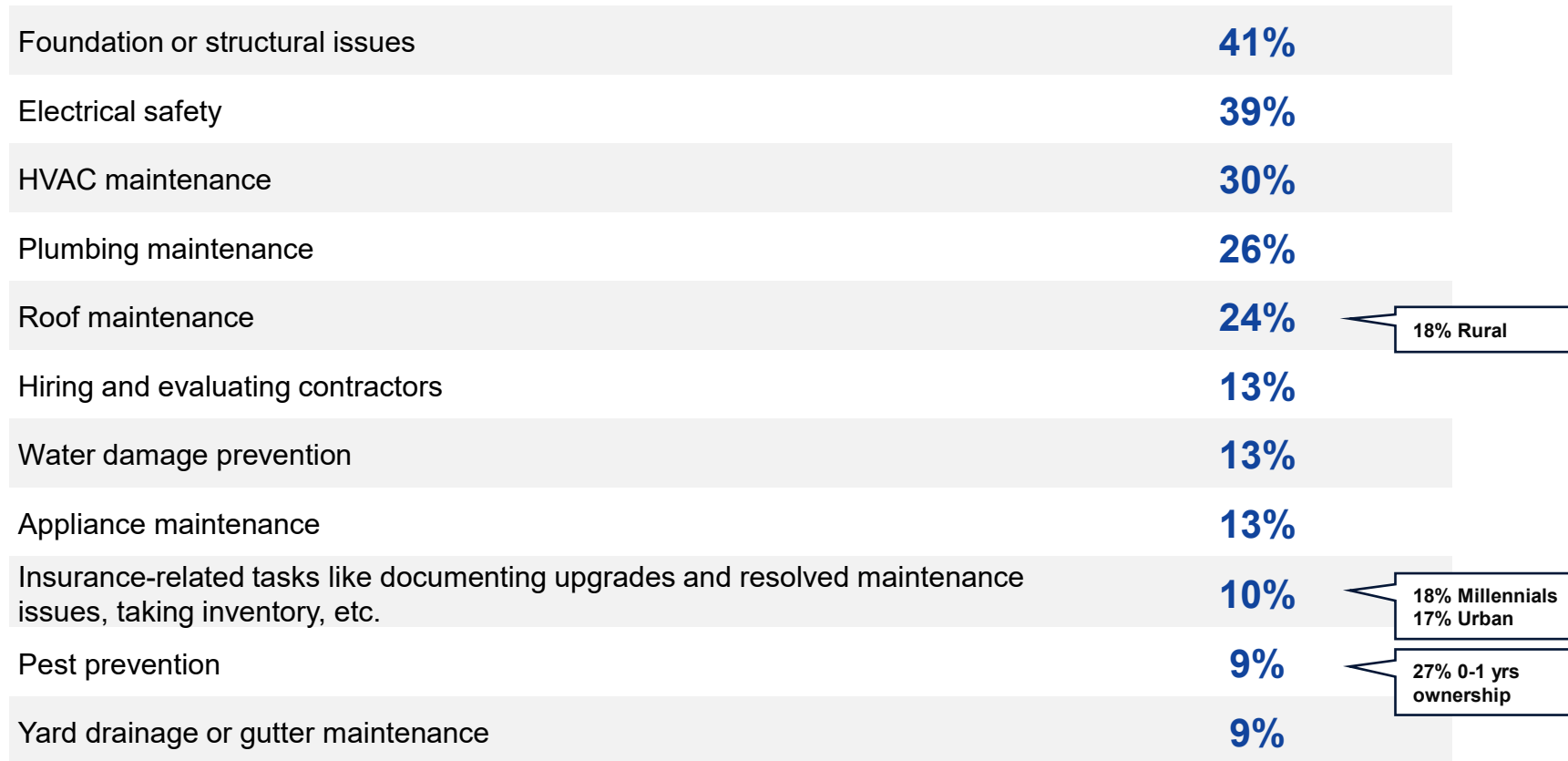
(Shown % Selected, among those who have delayed performing home maintenance or necessary renovations)



Structural issues and major home systems are homeowners' biggest maintenance knowledge gaps

Home Maintenance Knowledge Gaps

(Shown: % Selected)



When problems arise, homeowners trust people over platforms

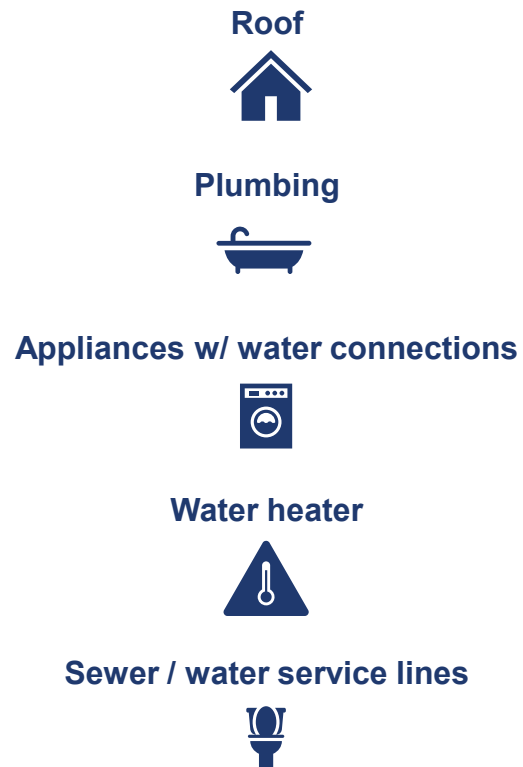
Contractors and family/friends lead as trusted sources; AI and influencers remain much further behind.



Agents say roofs and plumbing demand the most attention — but service lines are most often overlooked

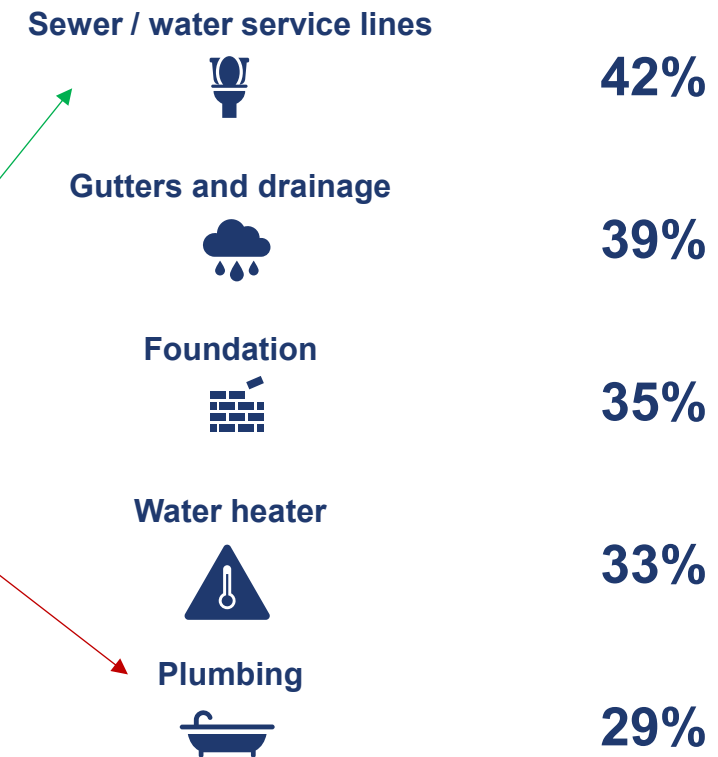
Most Important Home Systems to Monitor or Maintain for Clients

(Shown: % Selected, Top 5)



Most Overlooked Home Systems for Clients

(Shown: % Selected, Top 5)



51%

45%

38%

33%

31%

Sewer / water service lines

42%

Gutters and drainage

39%

Foundation

35%

Water heater

33%

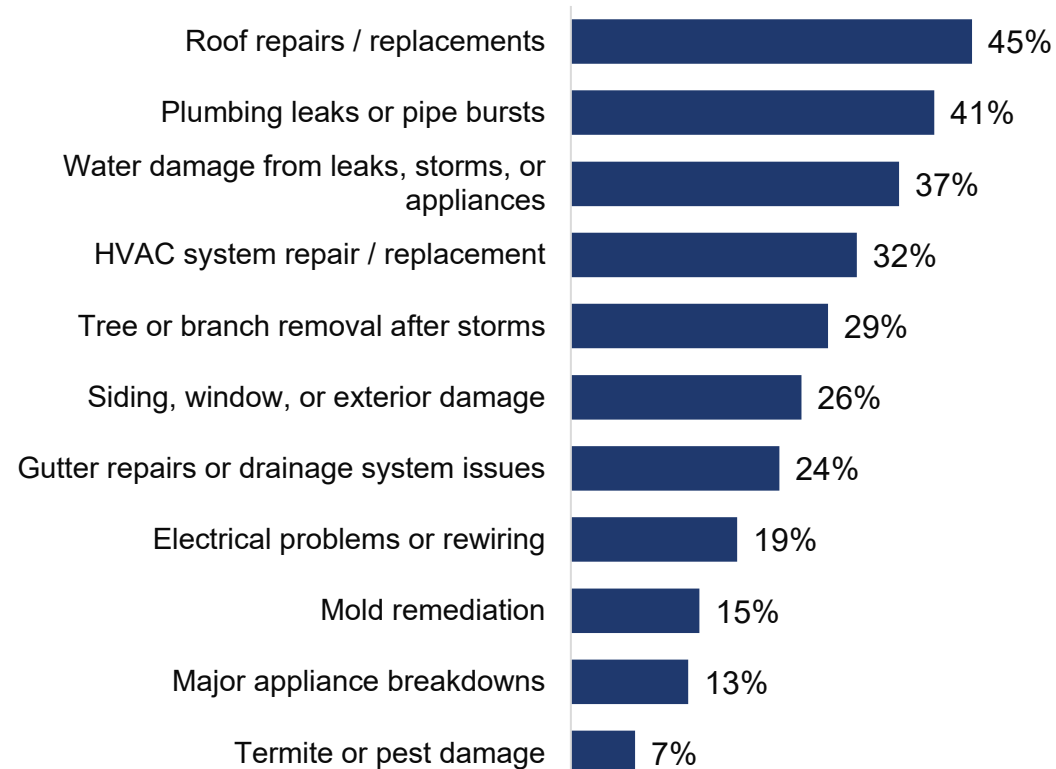
Plumbing

29%

Roof and plumbing repairs are common; sewer-line issues are perceived as the most costly

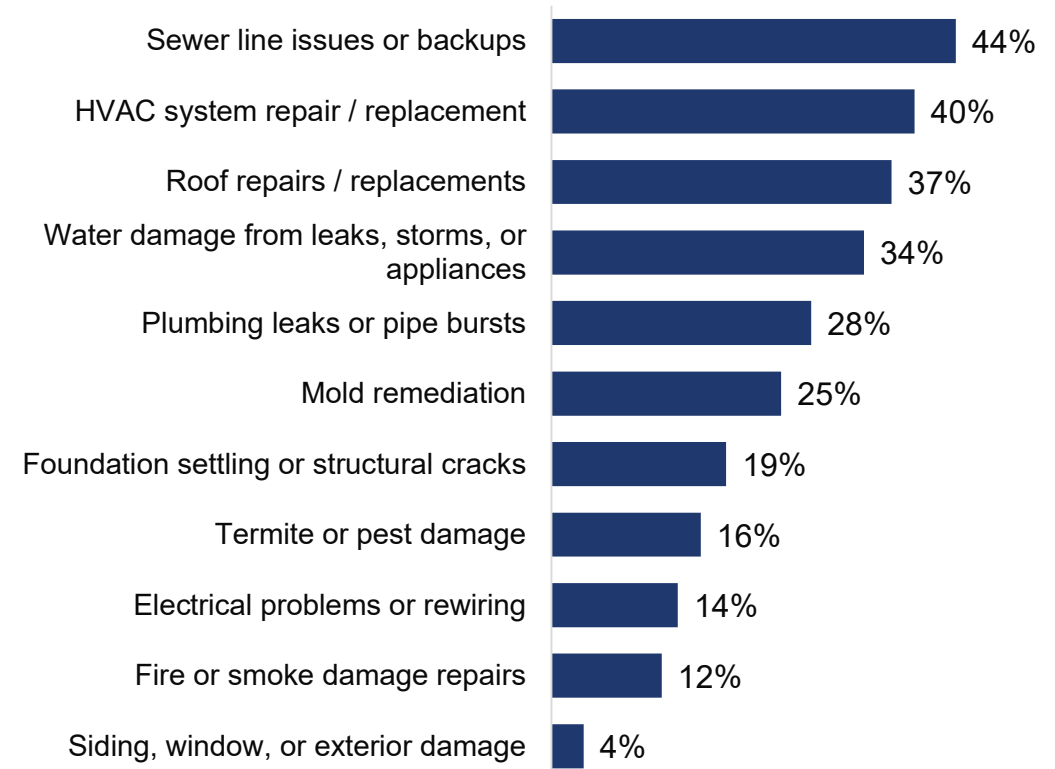
Most Common Types of Repairs for Clients

(Shown: % Selected)



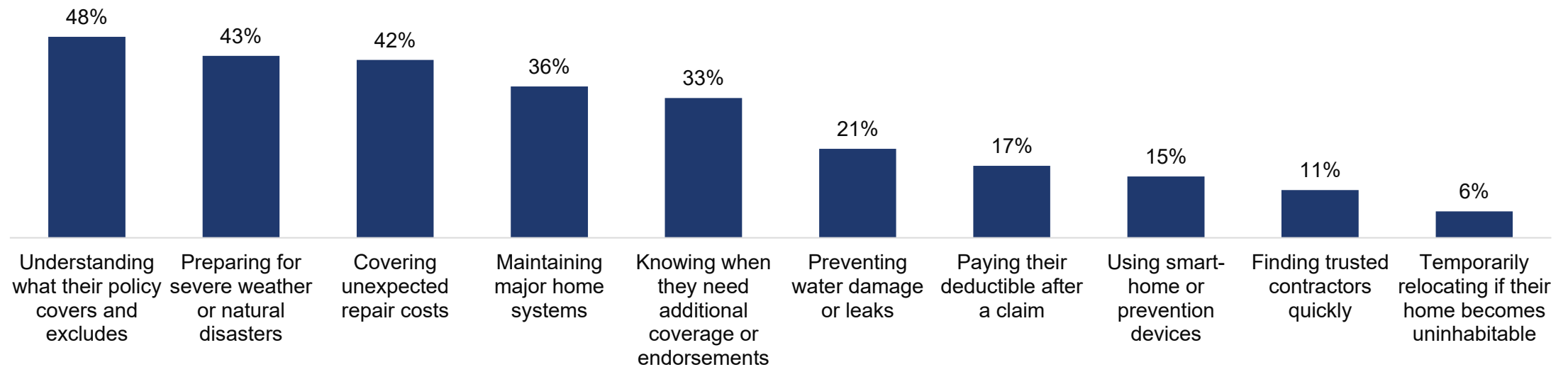
Most Costly Types of Repairs for Clients

(Shown: % Selected)



Agents say homeowners are least effective at understanding what their policies cover and exclude and preparing for severe weather or disasters

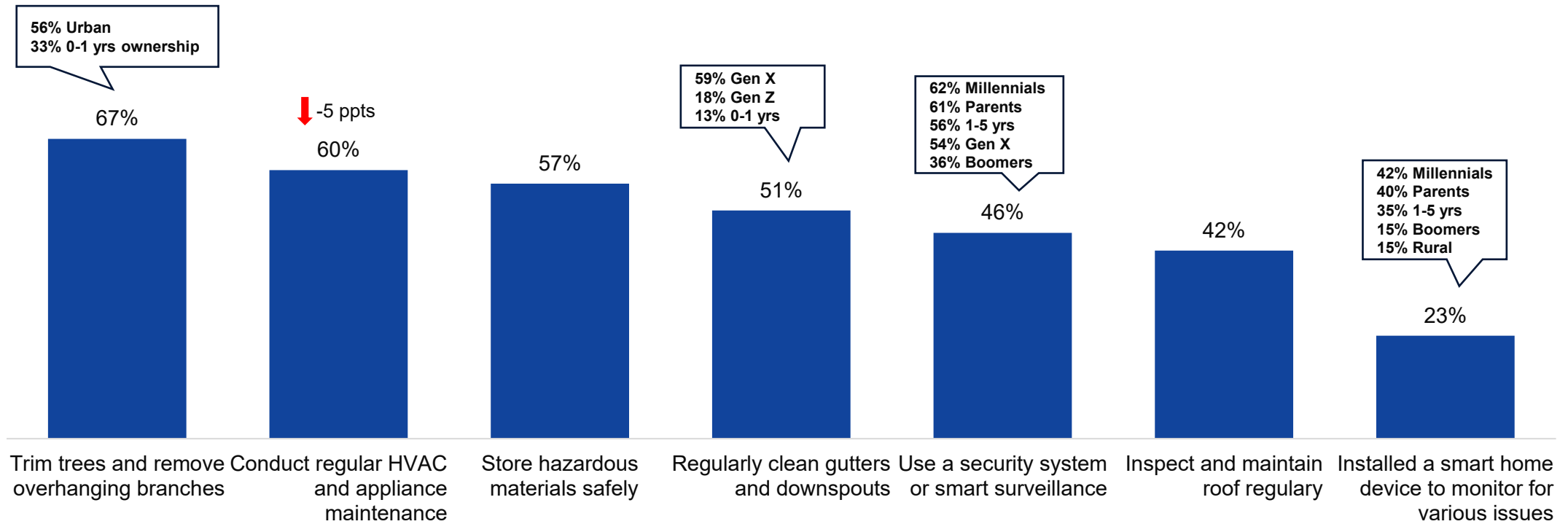
Areas Homeowners are Least Effective at Managing
(Shown: % Selected)



Safety & Risk Mitigation

Homeowners are taking routine preventive steps – like trimming trees and maintaining HVAC systems – but adoption of monitoring technology remains lower

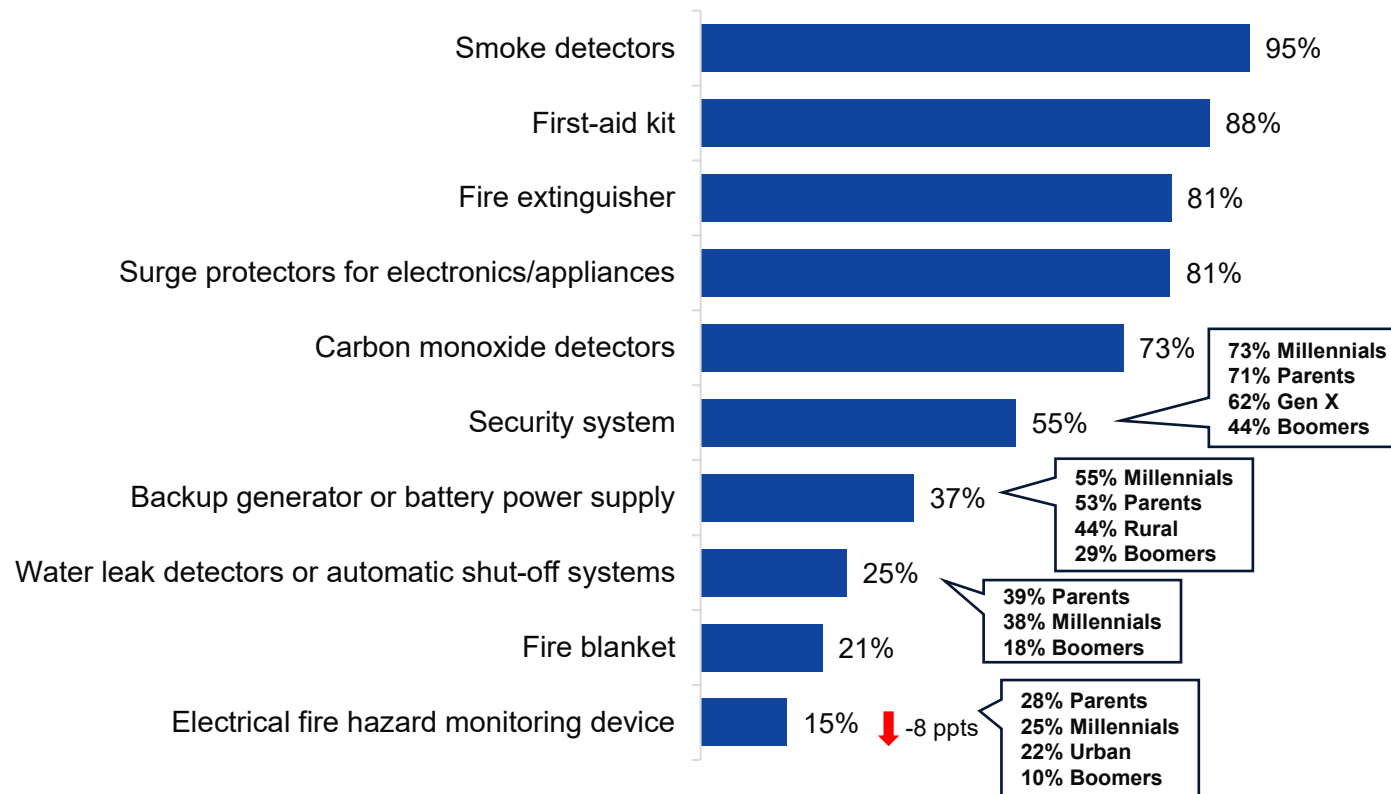
Proactive Measures Taken by Homeowners to Reduce Risk
(Shown % Selected)



↑↓ = 2025 comparisons

Basic safety devices are widespread, and over 8 in 10 of Homeowners know where emergency shutoff systems are located

Home Safety and Risk Mitigation Devices Currently Used by Homeowners
(Shown: % Selected "Yes")



Knowledge of Home Emergency Shutoff Locations
(Shown: % Selected "Yes")

83%

of U.S. Homeowners say they **currently** know where emergency shutoff systems for their water, electricity and/or gas are located

47% 0-1 yrs ownership

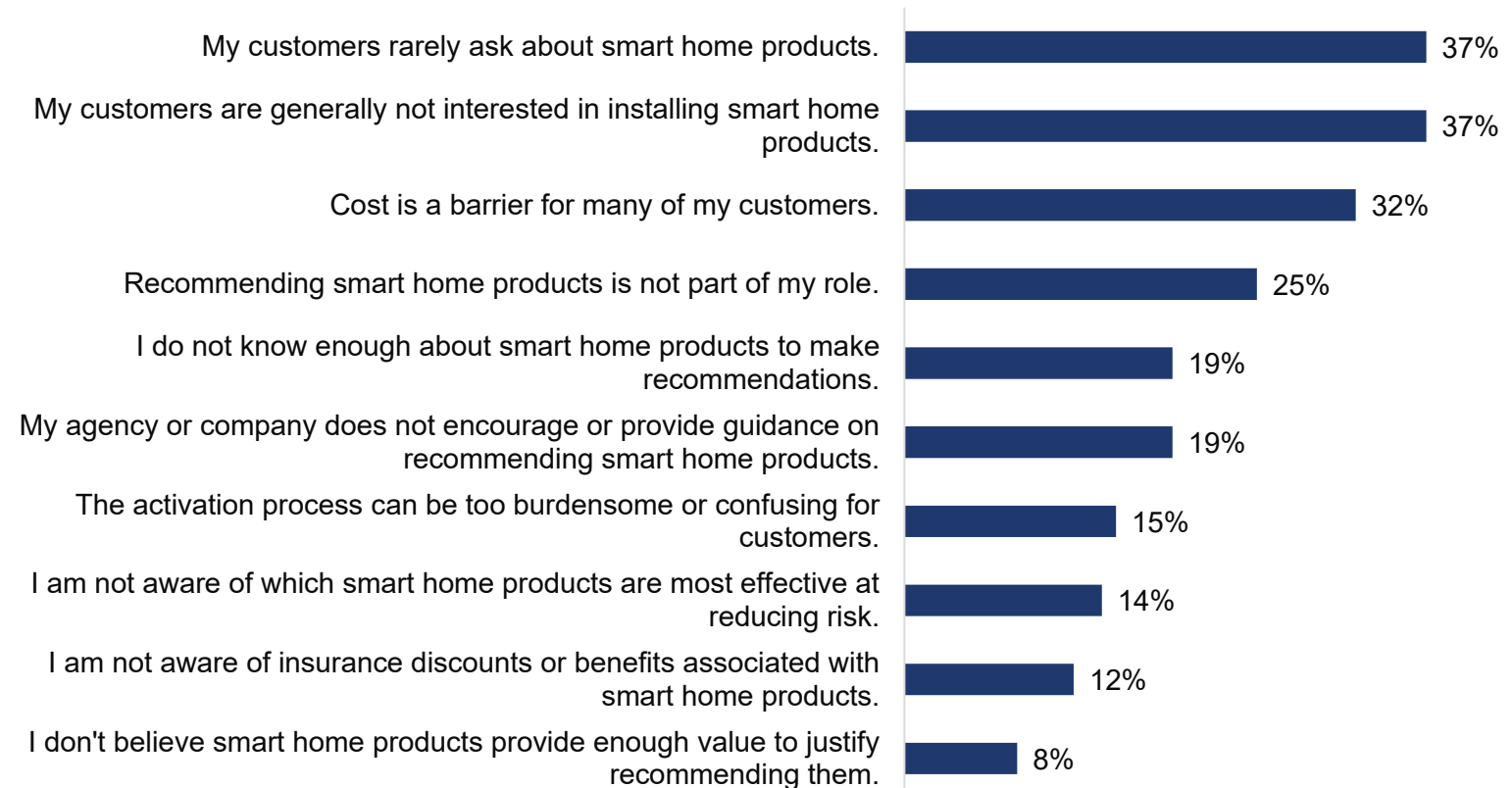
Most agents recommend smart-home products; among those who don't, customer interest and cost are the biggest barriers

Reasons for Not Recommending Smart Home Products

(Shown: % Selected, among those who do not recommend purchasing smart home products*)

85%

of Agents typically recommend that their clients purchase smart home products to manage risks to their home



Q38. Do you recommend that your homeowners insurance customers install any smart home products to manage risks to their home? Base: Total (Independent Insurance Agents n=400)

Q39. Why do you not recommend that your homeowners insurance customers install any smart home products to manage risks to their home? Base: Total who do not recommend purchasing smart home products (Independent Insurance Agents n=59*)

Note: Extremely Low Base Size

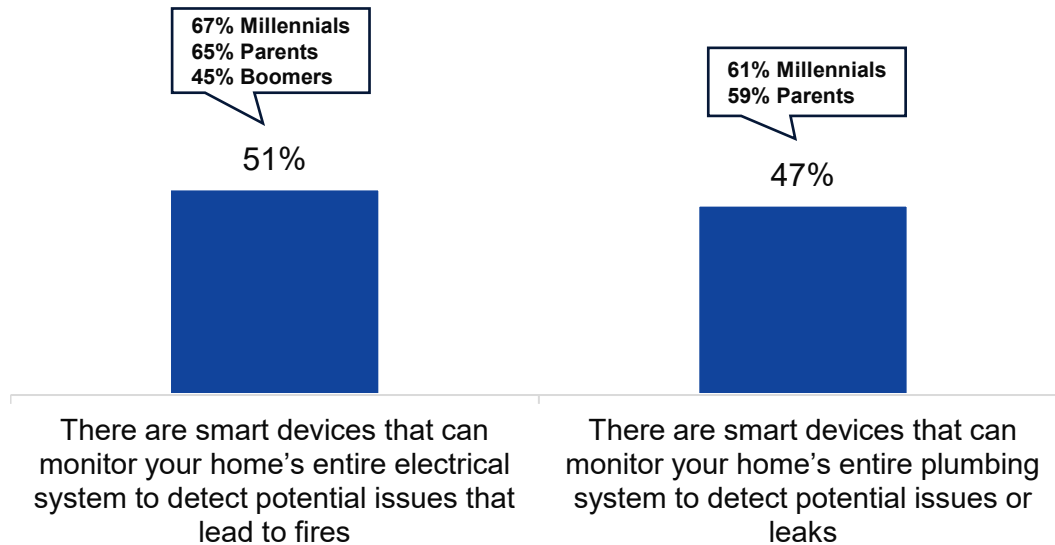
Free insurer-provided smart-home devices have broad appeal

81% of homeowners are interested, while awareness of whole-home electrical and plumbing monitoring remains closer to half.

81% of homeowners are interested in using smart devices or sensors if their insurer provided them for free

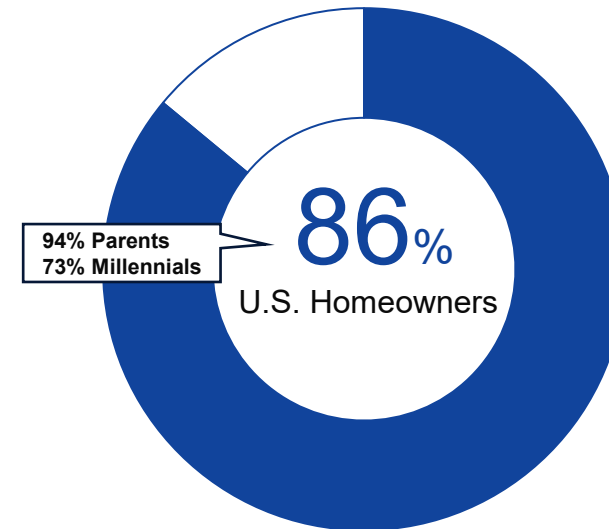
Awareness of Smart Home Monitoring Devices

(Shown % Selected "Yes")

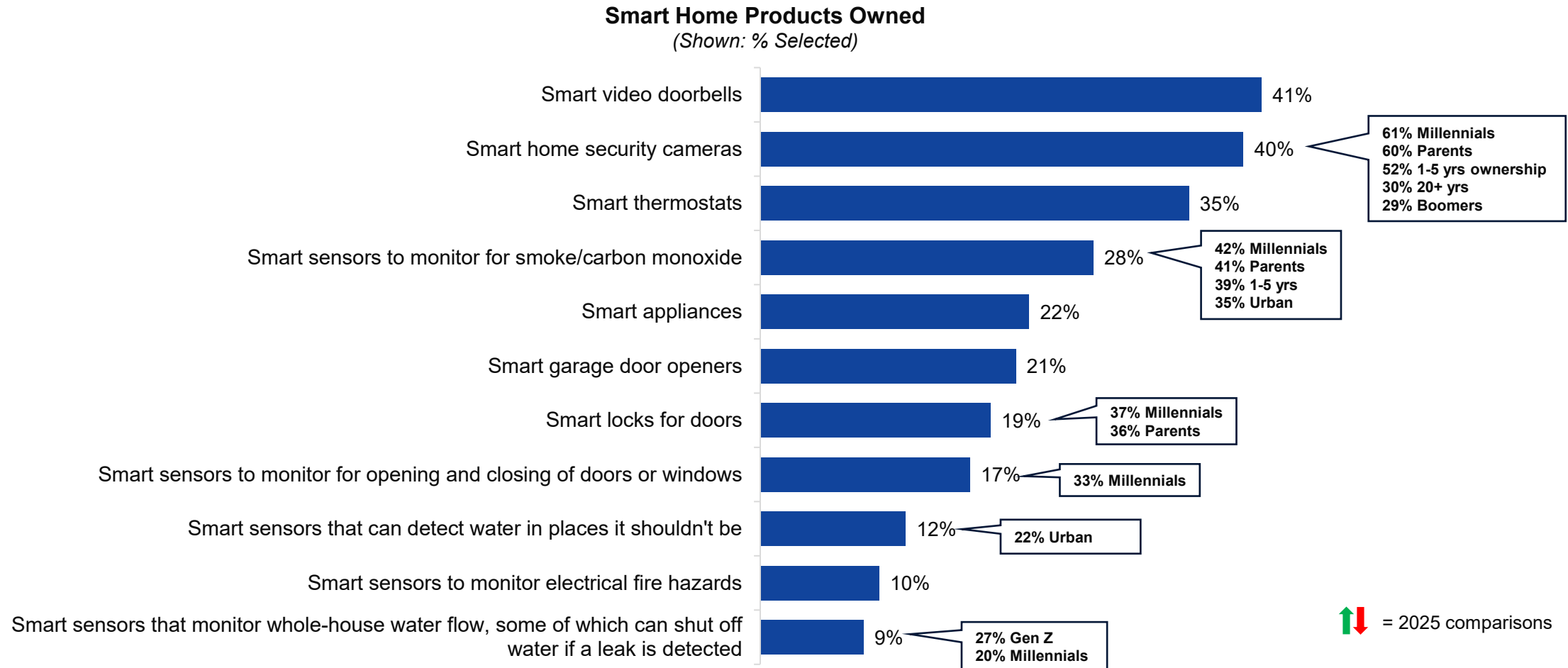


Would Expect Insurer to Help Cover Preventive Repair Costs if Issue is Detected by a Smart Home Device

(Shown % Selected "Yes", for majority or minority)



Homeowners are most likely to own smart video doorbells, security cameras and thermostats



Safety, protection and peace of mind are the core benefits of smart-home technology

Benefits of Smart Home Products (Shown: % Selected)	U.S. Homeowners (who own smart home products)		Agents
Makes my home safer	59%	49% Urban	64%
Provides me with peace of mind	56%	67% 1-5 yrs ownership	69%
Protects my home	56%		63%
Provides protection for me and my family	47%	38% Urban	51%
Reduces risks	44%		12%
I can control smart home preferences in my home from a mobile app	36%		23%
Saves me money	29%		11%
Makes my home more energy efficient	27%		36%
Saves me time	26%	40% Parents 38% Millennials 18% Boomers	18%
Provides me with a discount on my home insurance premiums	23%		16%
Allows me to travel more	19%		26%

Q29. You mentioned that you currently own one or more smart home products. Which of the following do you feel are benefits of these types of technology? Base: Total who currently own smart home products (U.S. Homeowners n=721) Q41. When it comes to smart home products, which of the following do you feel are benefits of these types of technology? Base: Total (Independent Insurance Agents n=400).

Cost and lack of familiarity remain the biggest barriers to smart-home adoption

Reasons for Not Purchasing Smart Home Products

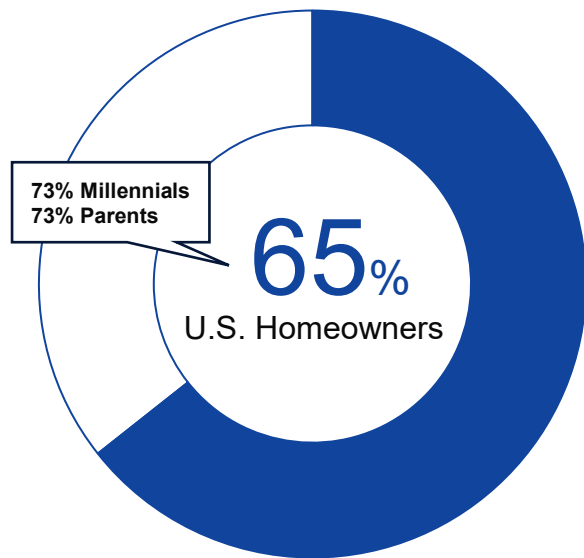
(Shown: % Selected, among those that do not own smart home products)



Two-thirds of homeowners are concerned about severe weather, with tree trimming and emergency supplies the most common responses

Concern About Natural Disasters or Severe Weather

(Shown % Selected T3B “Very,” “Somewhat,” or “Extremely Concerned”)



Actions Taken to Protect Against Natural Disasters

(Shown % Selected)

Trimmed trees or removed risky branches near the home	42% Urban 27% 0-1 yrs	55%
Purchased and stored emergency supplies	61% Rural	53%
Cleared gutters and drainage areas regularly	13% 0-1 yrs	39%
Secured outdoor furniture and equipment ahead of storms		34% ↓ -6 ppt
Enrolled in severe weather alerts programs	27% Rural	33%
Installed a backup generator		19%
Created a disaster preparedness or evacuation plan	28% Millennials 28% Parents	19%
Upgraded my homeowners insurance policy		17% ↓ -10 ppt
Reinforced or replaced my roof with weather-resistant materials		16%
Sealed foundation or basement to prevent water intrusion		16%
Installed a sump pump or backflow valve		15%
Installed lightning rods or surge protection	19% Millennials	14%
Upgraded siding or exterior materials to fire- or wind-resistant versions		11%
Installed storm shutters or impact-resistant windows		10%

More frequent severe weather is the leading concern, while those with limited concern most often say severe weather is uncommon locally

Primary Reasons for Concern About Severe Weather (Shown % Selected)

Severe weather or natural disasters are becoming more frequent	28%
Severe weather or natural disasters are becoming more intense	22%
My home or property could be seriously damaged	14%
My home or property is located in a high-risk area	12%
I may not be able to afford repairs or rebuilding costs	11%
My insurance may not cover certain types of severe weather or natural disasters	8%
I am concerned that I may be underinsured	3%
I do not have adequate insurance coverage	1%

Primary Reasons for Limited Concern About Severe Weather (Shown % Selected)

Severe weather or natural disasters are uncommon in my area	41%	27% Parents
My home or property is located in a low-risk area	22%	
I have adequate insurance coverage	10%	
I have not personally experienced serious impacts from severe weather or natural disasters	10%	
I do not expect severe weather or natural disasters to become more frequent or intense	9%	22% Millennials
My home or property is designed / equipped to withstand severe weather or natural disasters	3%	
I have sufficient savings to cover repairs or rebuilding costs	2%	
Local emergency services and infrastructure are well prepared	1%	

Homeowners remain confident in their ability to withstand severe weather — even as concern is rising

Perceptions of Homeowners on Natural Disaster Protection

(Shown: % Selected T2B “Agree”)

I am confident in my home's ability to withstand severe weather in my area

86%

I trust that my homeowners insurance policy will cover my expenses in the case of a weather-related claim

84%

I am willing to invest in weather-resistant features to prevent insurance claims

71%

91% Millennials
90% Parents
63% 20+ yrs
61% Boomers

I am more worried about severe weather or natural disasters than I was in the past

63%

Insurance Coverage



Homeowners feel highly confident in their insurance coverage and understanding

When asked about which areas of their insurance policy they feel they have the least understanding of, homeowners cite flood damage, damage to water, gas or electrical service lines and water backup damage.

Perceptions of Homeowners Insurance Policy

(Shown: % Selected T2B "Agree")

My policy provides adequate coverage for my needs	90%
I believe my home is currently insured to the right value	89%
I feel secure knowing that my policy will protect me in the event of a disaster	85%
I am confident in my understanding of the coverage my policy provides	84%
I am confident that my current homeowners insurance policy would cover all necessary expenses in the event I had to file a claim	79%
I rely heavily on my insurance agent to help me take actions on my policy, such as reviewing my policy, increasing limits, or adding coverage	74%
I am confident that my insurance policy covers flooding	56%

81% Millennials
76% Parents
68% Urban
67% 5-10 yrs ownership
45% Boomers

Homeowners Insurance Coverage Knowledge Gaps

(Shown: % Selected)

1. Flood damage
2. Damage to water, gas, or electrical service lines
3. Water backup damage
4. Damage to appliances caused by an electrical surge
5. Damage caused by poor or incomplete contractor repairs

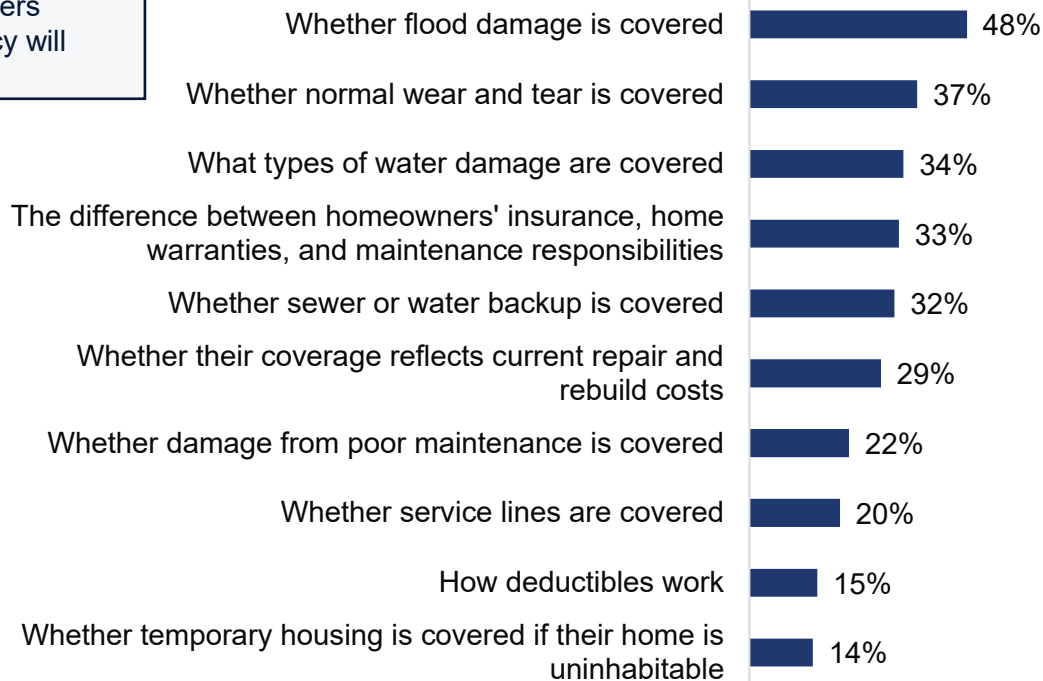
Agents see a different reality: over half say customers often overestimate what their policy covers

52%

of Agents say customers often or very often overestimate what their homeowners insurance policy will cover

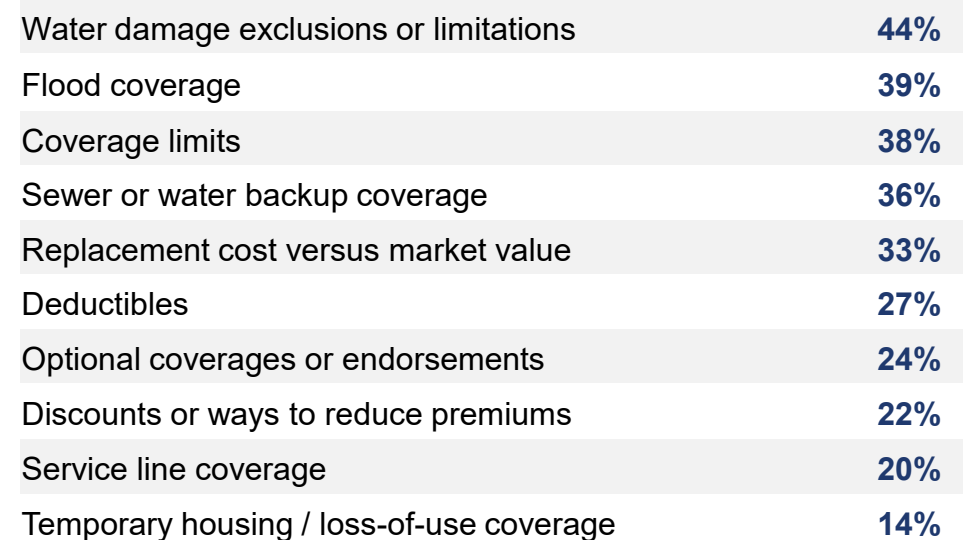
Most Common Misunderstanding Clients Have About Their Homeowners Insurance

(Shown: % Selected)



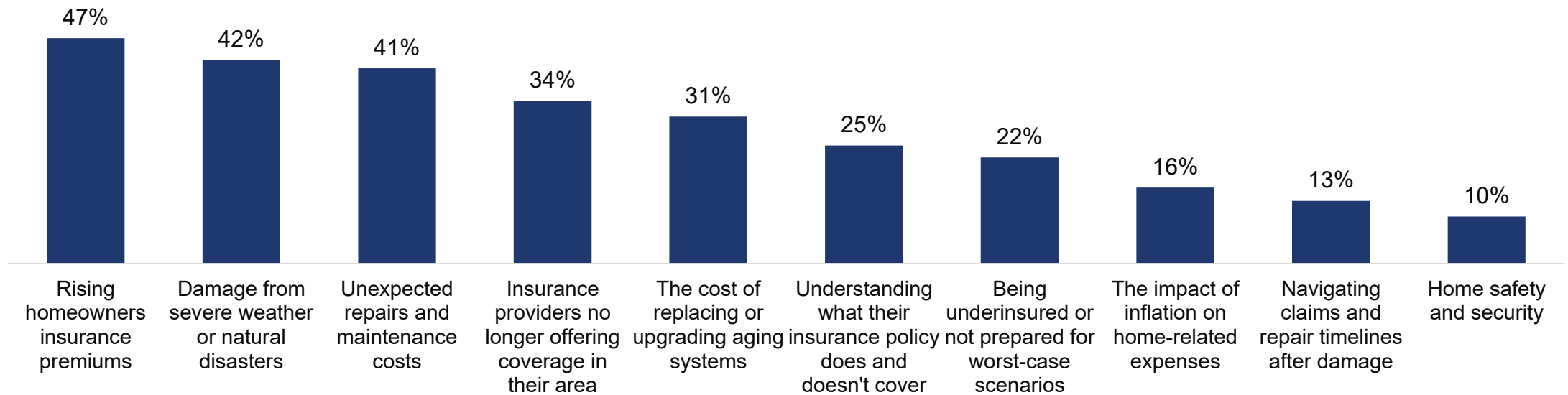
Coverage Topics That Most Often Require Additional Clarification

(Shown: % Selected)



Rising premiums and severe weather are clients' top stressors, according to Agents

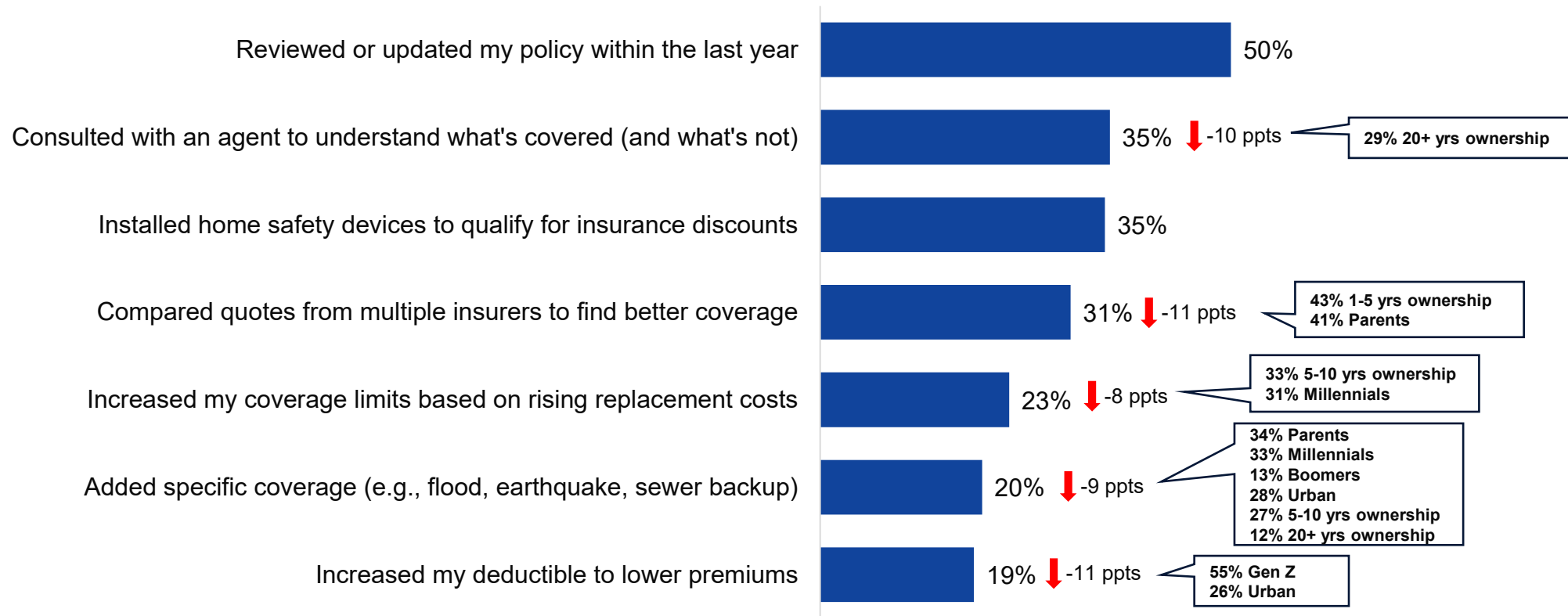
Top 10 Stressors for Clients Today Regarding Their Home
(Shown: % Selected)



Many homeowners are taking steps to better manage their insurance, although at a lower rate than 2025

Only about a third have consulted an agent to understand what is and isn't covered or compared quotes to find better coverage.

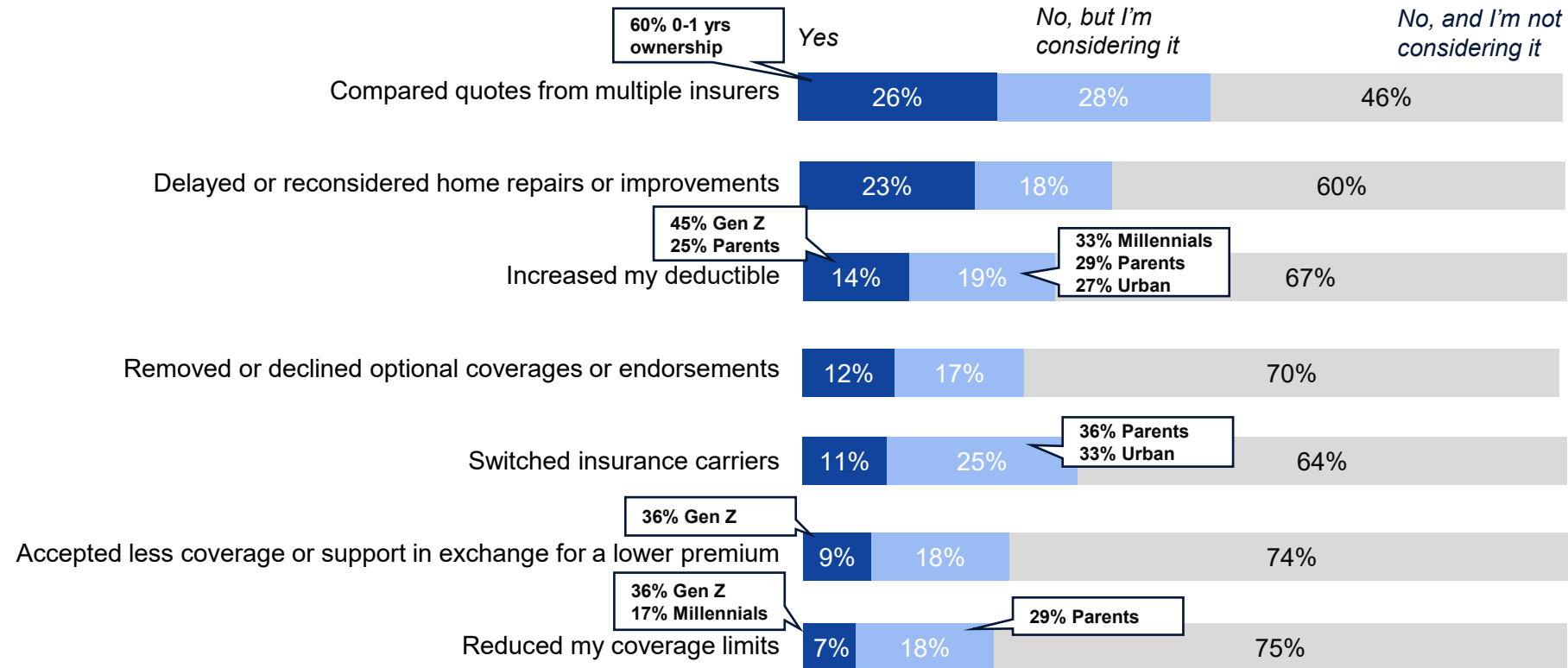
Insurance-Related Actions Taken by Homeowners to Better Manage Risk (Shown % Selected Yes)



↑↓ = 2025 comparisons

Comparing quotes and delaying or reconsidering repairs are among the most common cost-saving actions homeowners have taken or considered in the past year

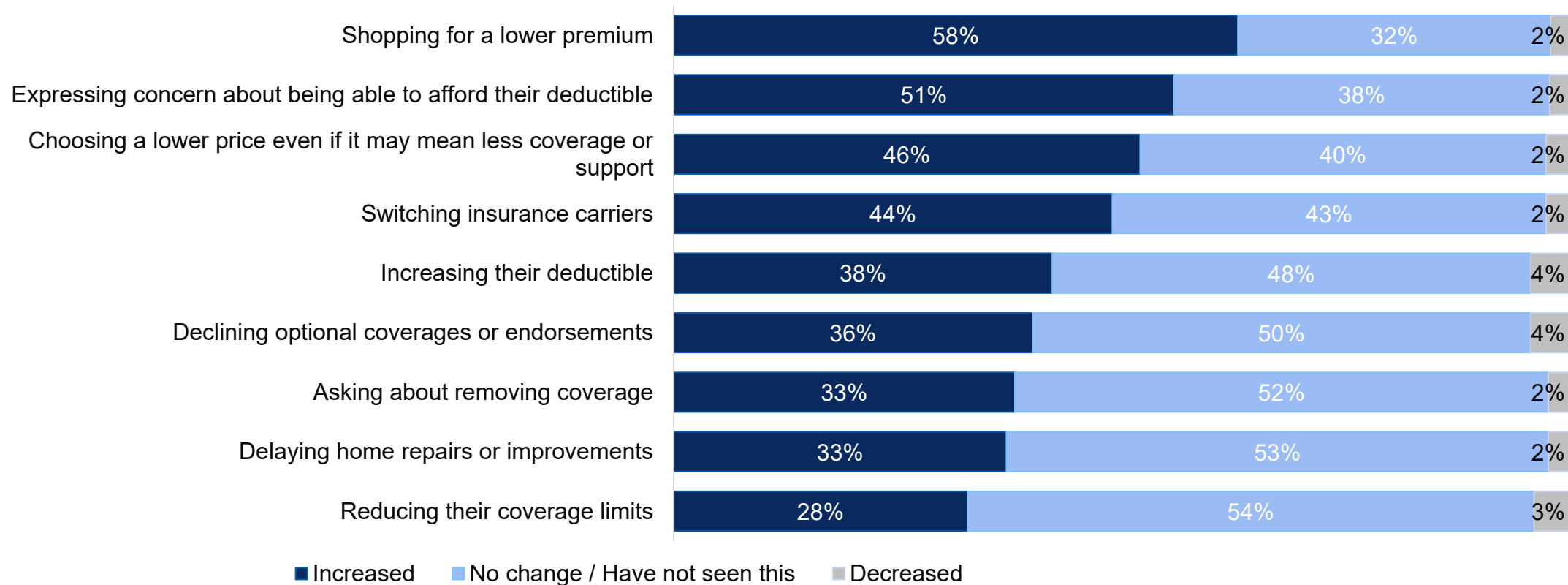
Changes Considered to Homeowners Insurance Policy to Lower Costs in the Past 12 Months (Shown: % Selected)



Agents are seeing more homeowners shop for lower premiums — and consider trade-offs to manage costs

Homeowner Actions in Response to Insurance Costs Over the Past Year

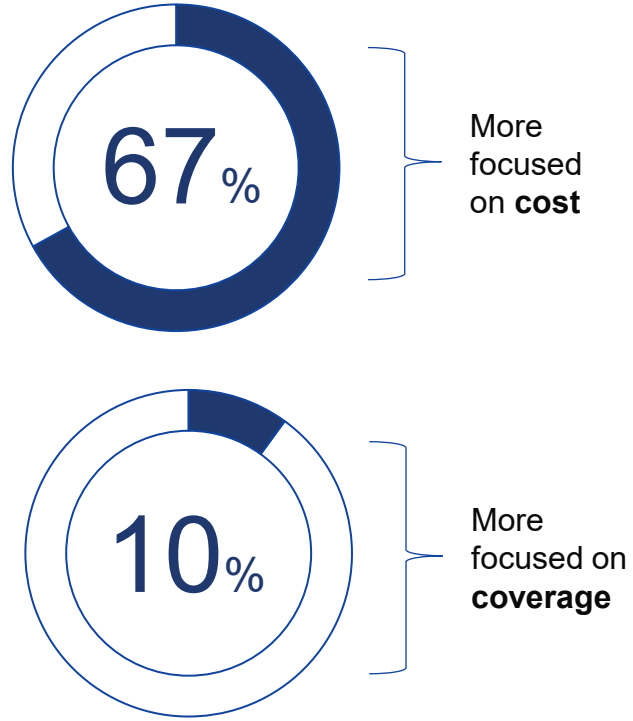
(Shown % Selected)



Affordability is shifting the conversation from protection to price

Two-thirds of Agents say homeowners are more focused on cost than a year ago.

Shift in Homeowners' Insurance Affordability Conversations Compared to a Year ago (Shown: % Selected T2B)



Top Cost-Related Trade-Off Concerns for Homeowners (Shown: % Selected)

1. Focusing mainly on premium rather than overall protection (28%)
2. Increasing deductibles beyond what they can comfortably afford (21%)
3. Not understanding rising repair or rebuild costs (17%)
4. Declining optional coverages or endorsements they may need (14%)
5. Reducing coverage limits (12%)
6. Delaying maintenance or repairs (9%)

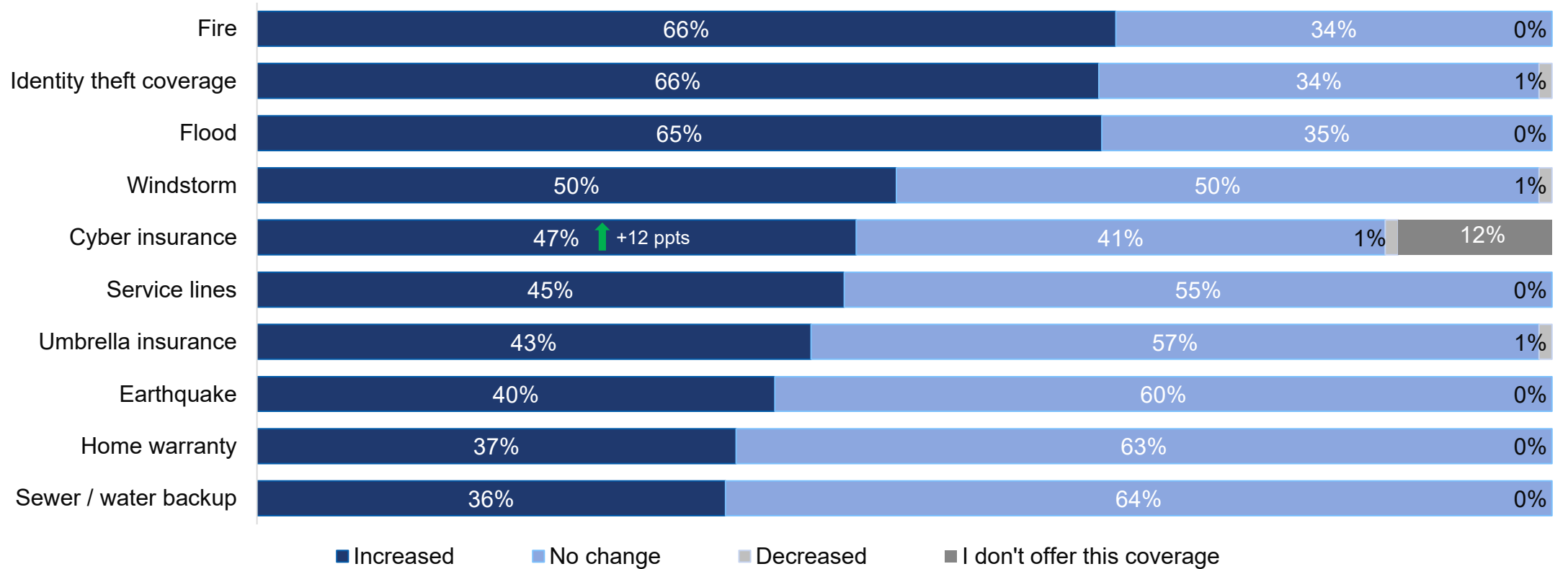
Agents report seeing more efforts to lower premiums through policy reevaluation, requoteing and reduced coverage

Clients Actions that Have Increased Over the Past Year (Shown % Selected "Yes")

	Agents
Customers attempting to reevaluate their current homeowners' policies to reduce premiums	82%
Customers requesting to requote their homeowners policy through other carriers	78%
Customers reducing their homeowners coverage to save money	71%
Customers increasing their homeowners coverage	63%
Adoption of smart home technology by customers	56%
Customers interest in adding coverage endorsements	45%

Over the past year, Agents report client interest is rising most for fire, identity theft and flood coverage

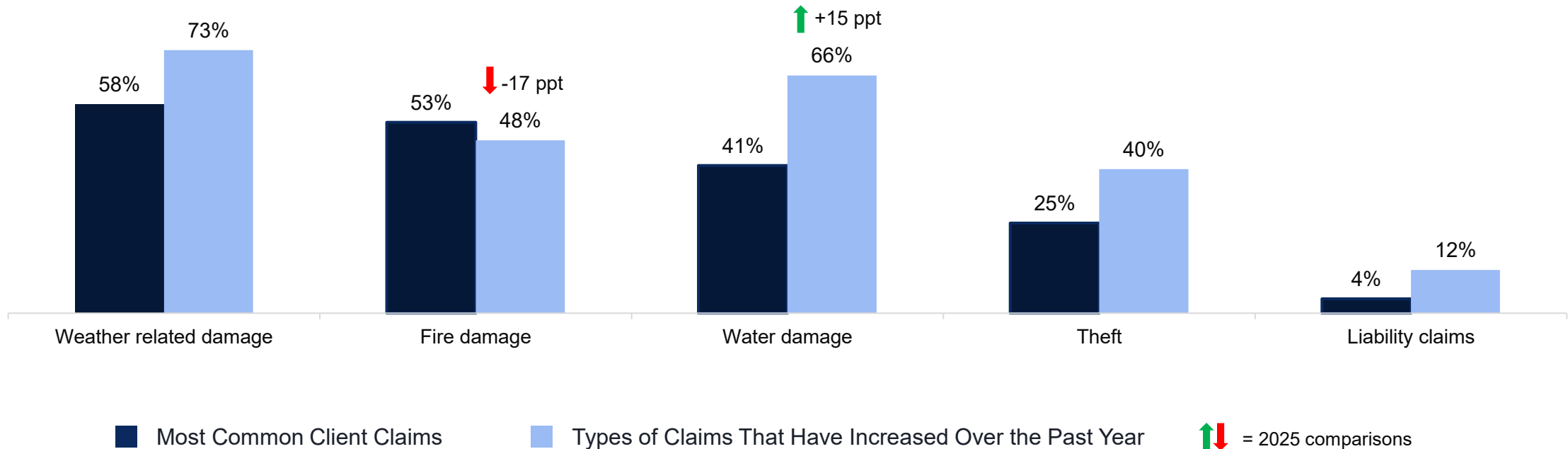
Client Interest in Homeowners Coverage Types Over the Past Year
(Shown % Selected)



↑↓ = 2025 comparisons

Weather-related damage is the most common client claim, while weather- and water-related claims are increasing

Most Common Homeowners Claims Over the Past Year
(Shown % Selected)

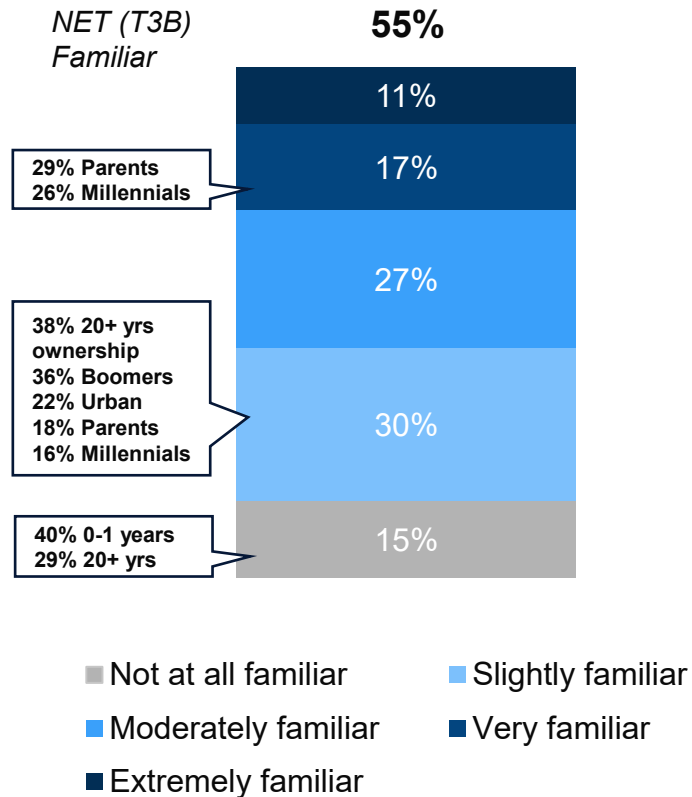


Home Warranties

Home warranties are familiar to many homeowners, but understanding of how they differ from insurance is mixed

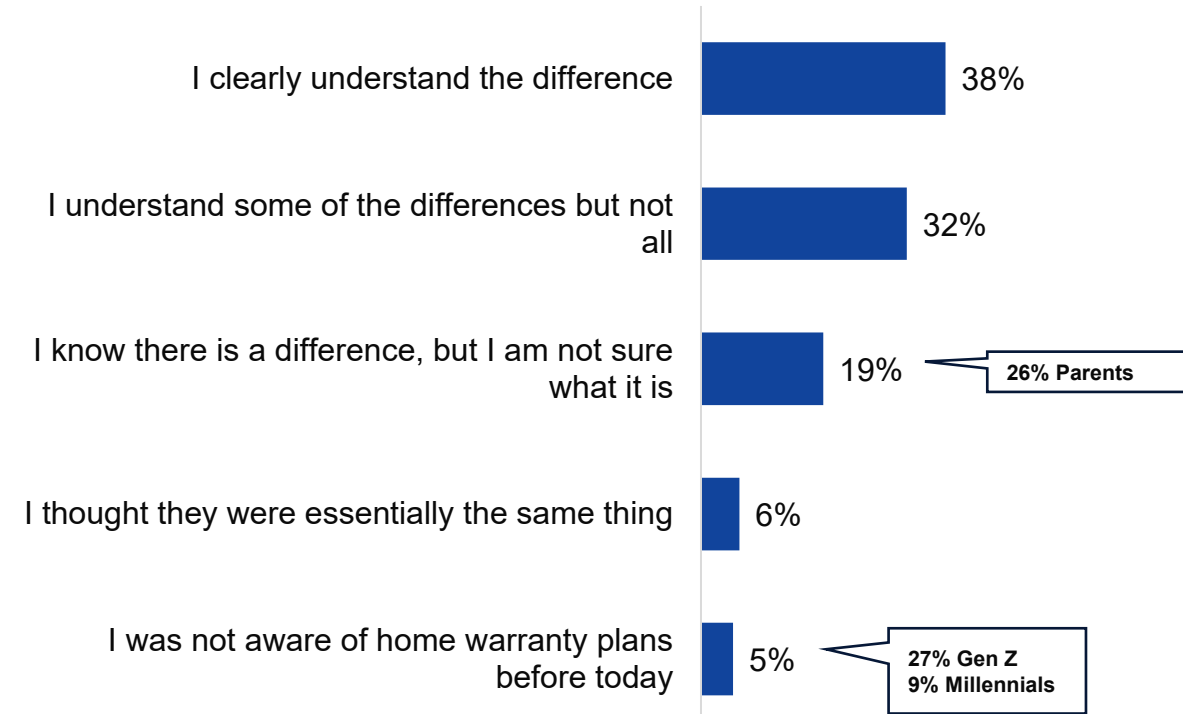
Familiarity with Home Warranty Plans

(Shown: % Selected)



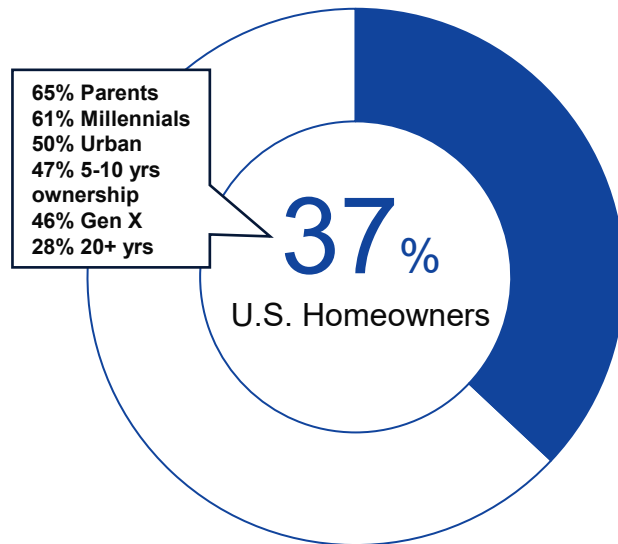
Understanding of the Difference Between Insurance and Home Warranty Plans

(Shown: % Selected)



Interest in home warranties is modest overall, with major-system coverage offering the strongest appeal

Likelihood of Purchasing a Home Warranty Plan to Cover Appliance and Home System Breakdowns (Shown % Selected T2B “Somewhat” “Very” Likely)



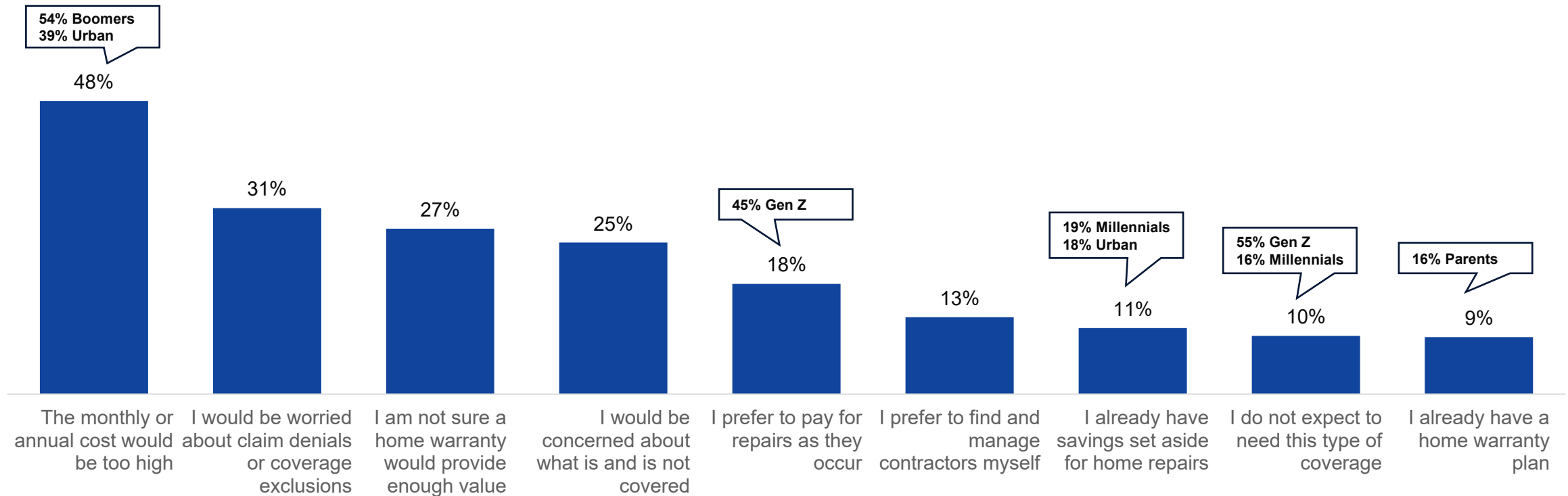
Most Valuable Home Warranty Features (Shown % Selected)

Coverage for major home systems	37% 20+ yrs ownership 9% Gen Z	44%
Peace of mind knowing unexpected repairs are covered		41%
Coverage for appliance breakdowns due to normal wear and tear		33%
Predictable out-of-pocket repair costs		30%
Fast repair scheduling and service	55% Gen Z 31% Millennials	27%
Access to qualified repair professionals		22%
The ability to choose my own contractor	47% 0-1 yrs	19%
One place to manage home repairs	17% Parents	16%
Optional coverage for additional home systems or appliances		12%

Homeowners' biggest hesitations about purchasing a home warranty plan center around costs being too high and claim denials or exclusions

Biggest Hesitations About Purchasing a Home Warranty Plan

(Shown % Selected)





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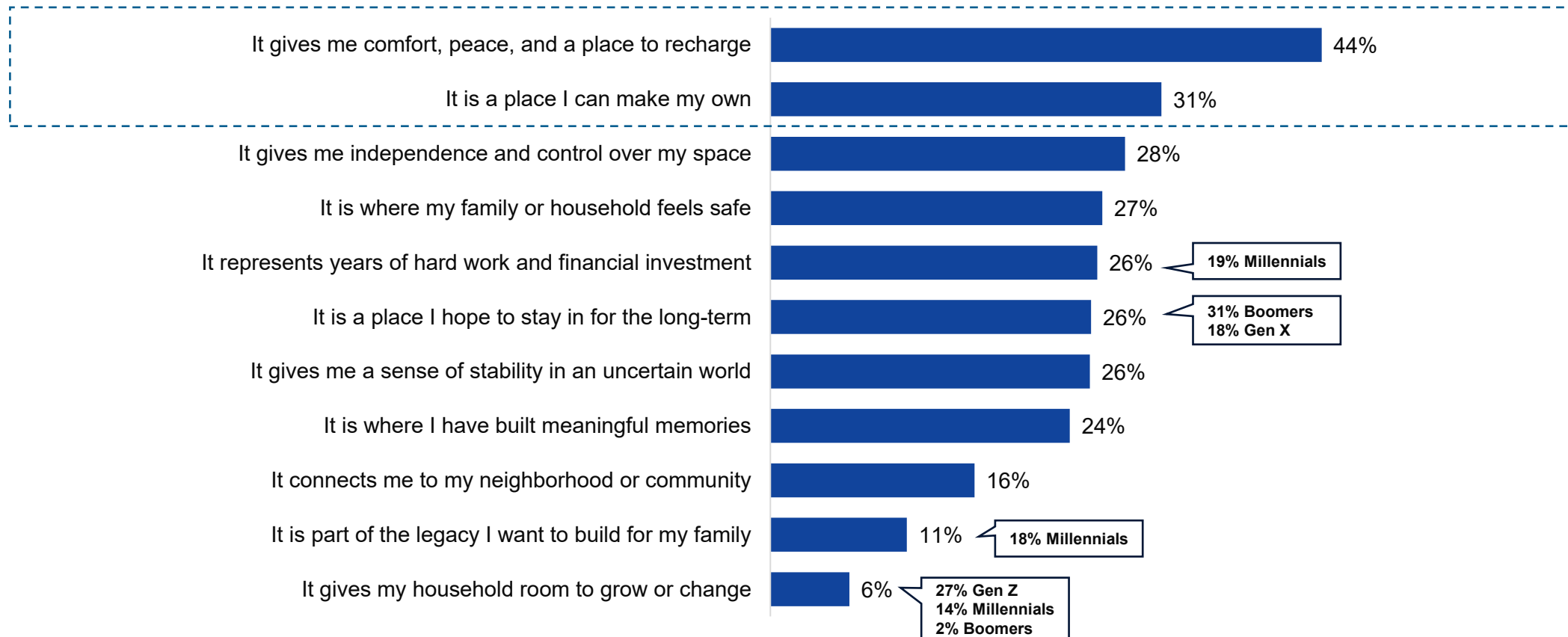
Appendix

Additional Findings

Homeowners value having their own independent space to recharge and seek comfort

What Homeowners Value Most About Their Home

(Shown % Selected)



Nearly half of agents encourage homebuyers to ask about local weather risks and the age of major home systems

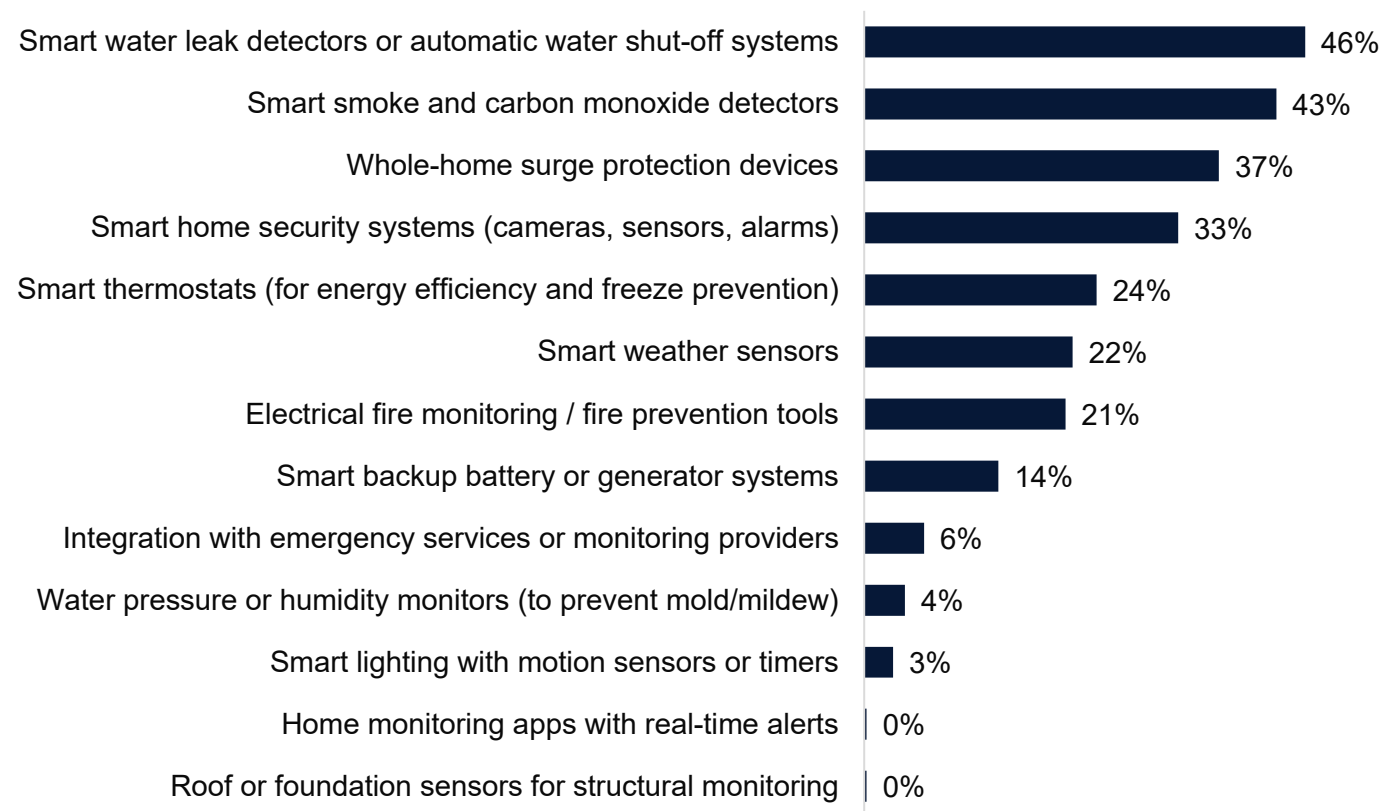
Top Questions Agents Would Encourage Prospective Homebuyers To Ask When Looking At Potential Homes (Shown: % Selected)

	Agents
What natural hazards or weather risks affect this area?	46%
How old are the roof, HVAC, plumbing, and electrical systems?	44%
Are there signs of water damage, mold, or foundation issues?	37%
Would I be able to get insurance for this property that I can afford?	30%
Is there anything about the home or its location that may elevate insurance costs?	27%
Are there any recent insurance claims on the property?	26%
What's the condition of the sewer line and drainage system?	25%
Have there been any recent repairs or renovations?	19%
Has the home ever had pest, termite, or rodent issues?	17%
What do the property taxes and utility bills typically cost?	11%
Are there any neighborhood or zoning changes planned?	8%
What's included in the sale?	4%

Agents say clients looking ahead to the next year feel smart water leak detectors, smoke and carbon monoxide detectors are must-haves

Must-Have Smart Home Products and Solutions for Clients Looking Ahead to the Next Year

(Shown: % Selected)



Agents say their clients are well informed about the coverage included in their homeowners insurance policies

How Informed Typical Clients Are About the Coverage Included in Their Homeowners Insurance Policies

(Shown % Selected "Very" or "Extremely Informed")



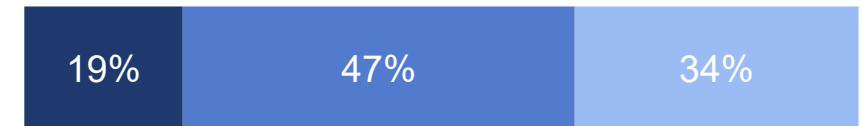
Approach to Policy Reviews

(Shown % Selected)

How often agents typically recommend their clients review their homeowners policy



How often typical clients review their homeowners policy, regardless of recommendations

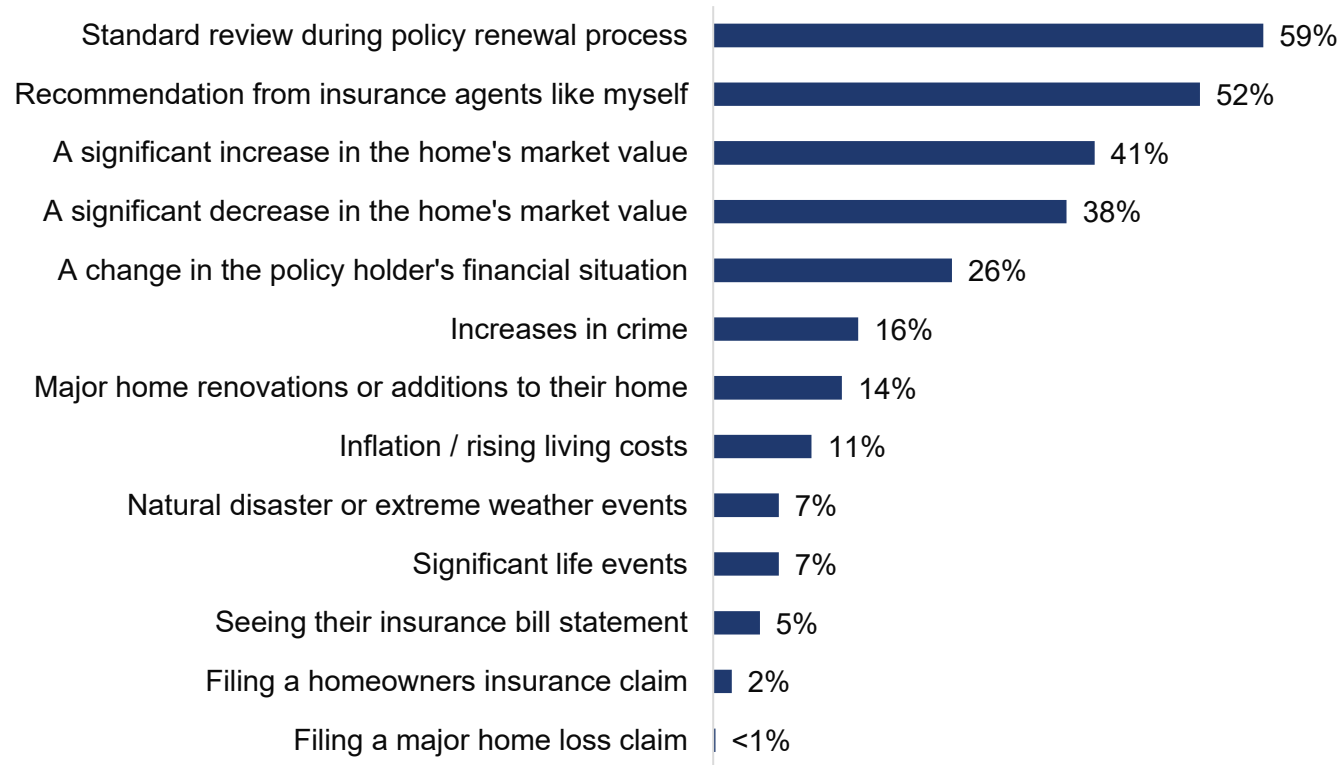


- Once every 1-6 months
- About once per year
- Less than once per year

Policy renewals and agent recommendations are the leading reasons clients review their homeowners coverage

Most Common Reasons Clients Give for Reviewing Homeowners Policies

(Shown: % Selected)



Agents most often recommend homeowners understand their coverage and review policies before renewal in order to mitigate unexpected home damage

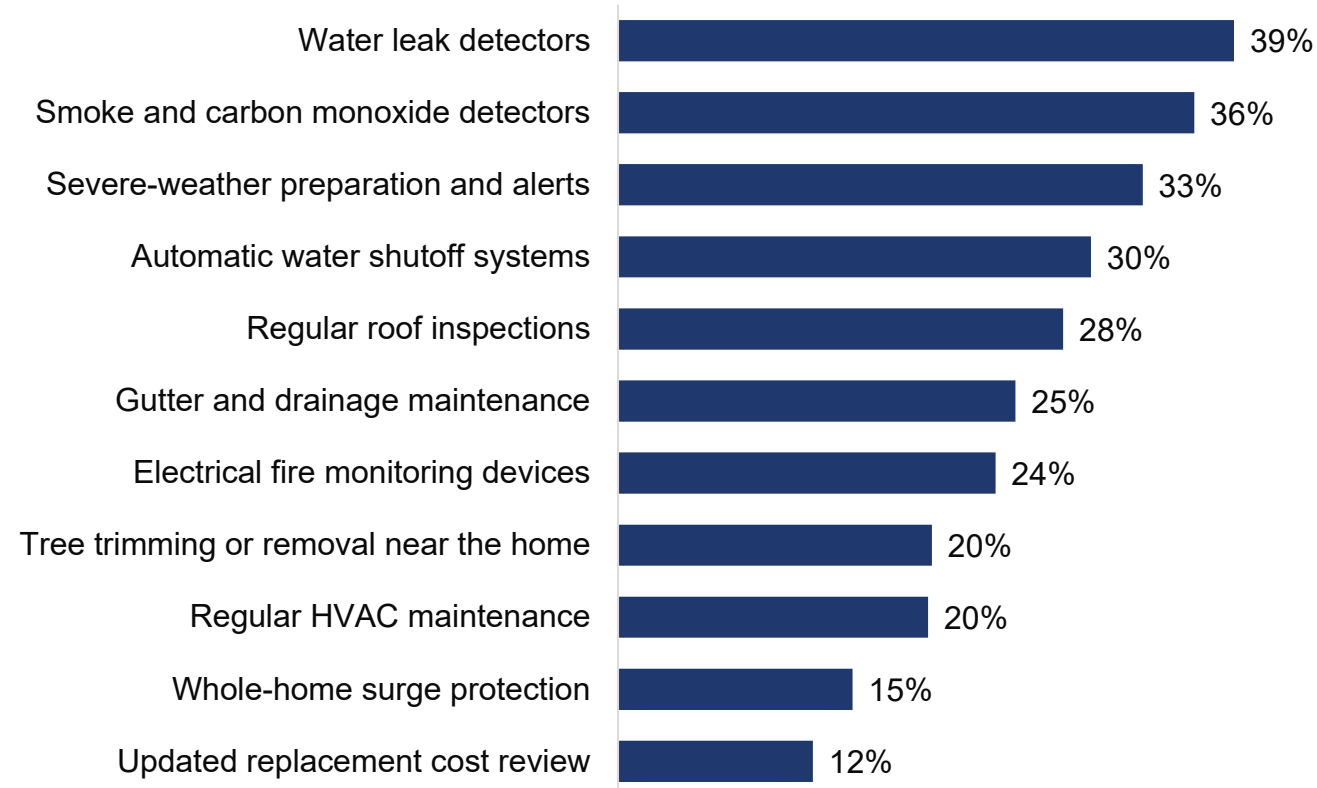
Top Recommendations for Homeowners to Mitigate or Prevent Unexpected Damage (Shown: % Selected)

	Agents
Understand what their policy does and does not cover	44%
Review their policy before renewal	39%
Prepare for severe weather or local hazards	36%
Inspect or maintain major home systems	32%
Contact their agent before making major home changes	27%
Add coverage or endorsements for risks they may face	24%
Know where key shutoffs are, such as water or electrical	23%
Install leak detection or automatic water shutoff devices	20%
Document belongings or home improvements	18%
Confirm they can afford their deductible	16%
Installing smart home monitoring devices or sensors	13%
Create a plan for temporary housing	4%

Agents believe water leak and smoke detectors, along with severe-weather preparation, have the greatest impact on reducing costly home claims

Prevention Tools Believed to Have the Greatest Impact

(Shown: % Selected)



Agents say homeowners are least prepared to understand their coverage and manage out-of-pocket costs after a major claim

Areas Where Homeowners Are Least Prepared After a Major Claim

(Shown: % Selected)

	Agents
Understanding what is covered	47%
Managing out-of-pocket expenses	42%
Managing the emotional stress of being displaced or dealing with damage	38%
Finding a trusted contractor	34%
Understanding claim timelines	31%
Paying their deductible	28%
Waiting for repairs to be completed	24%
Replacing damaged belongings	21%
Living somewhere else temporarily	17%
Coordinating with mortgage lenders, HOAs, or local permits	13%

Almost half of Agents say finding trustworthy contractors is a top challenge for homeowners after a claim

Most Common Contractor Challenges After a Home Claim or Major Repair

(Shown: % Selected)

	Agents
Finding trustworthy contractors	47%
Higher-than-expected costs	42%
Delays in getting work completed	39%
Finding available contractors	34%
Poor quality work	30%
Coordinating contractor work with insurance	25%
Understanding whether the repair scope is appropriate	23%
Comparing estimates	18%
Scams or fraud	11%



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Thank You