

## **Most Homeowners Expect to Experience Severe Weather in Future and Feel Prepared; Two-Thirds Report Contractor Soliciting After Past Weather Events: IRC**

**MALVERN, Pa., Jan. 13, 2025**— Homeowners view thunderstorms, hail and lightning as severe weather events most likely to affect their homes in the next five years. Most are confident in their preparedness. Meanwhile, most homeowners who experienced recent severe weather events report soliciting from contractors afterward, according to the new report, [Catastrophic Weather Events and Mitigation: Survey of Homeowners](#) by the [Insurance Research Council](#) (IRC), affiliated with The Institutes.

The report analyzes homeowners' experiences related to severe weather events, perceptions of the likelihood of future catastrophic events, preparedness levels, attitudes toward catastrophe mitigation, and the role of insurance and government in managing risks associated with natural disasters.

The survey results also show that nearly two-thirds of respondents who experienced recent weather events reported soliciting by contractors and nearly half of respondents reported that their homes sustained damage from severe weather events in the past five years. Of those, one-third filed an insurance claim. A significant portion of homeowners also report relying on contractors and public adjusters to manage repairs and navigate the claims process.

“Severe weather events are a growing challenge for homeowners across the United States, posing risks to property, safety and financial stability,” said Dale Porfilio, FCAS, MAAA, president of the IRC. “Driven in part by shifting weather patterns and increasing risk exposures, events such as wildfires, hurricanes, tornadoes, floods and winter storms are causing more damage, highlighting the need for effective preparedness and mitigation strategies.”

Porfilio, who is also chief insurance officer at the [Insurance Information Institute](#) (Triple-I), noted that the U.S. [experienced](#) 27 weather and climate events each causing damage exceeding \$1 billion in 2024, only slightly lower than the record-breaking 28 such events in 2023, according to NOAA.

“These disasters collectively resulted in substantial economic losses and highlighted the increasing vulnerability of U.S. regions to severe weather events,” he said.

### **Key findings of the survey:**

- 80% of respondents feel confident in their preparedness for severe weather events.
- 80% agree that the government should provide emergency assistance.
- 65% believe their homes are at risk for thunderstorms.
- 64% report soliciting from contractors after experiencing a severe weather event.
- 49% report some type of damage to their home after experiencing a severe weather event.
- 45% report hiring a contractor after experiencing damage to their home.
- Only 30% are aware of premium savings for implementing mitigation measures.

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