

Tips for Home Insurance Buyers in 2025

Provided by Henriott, a HUB International Company

Many significant trends and patterns impacting the homeowners insurance market may be beyond the control of the average policyholder; however, policyholders can still take steps to mitigate rising premiums. Retaining adequate insurance protection is vital for financial security, even during difficult times.

The following strategies may help policyholders lower their rates or limit upcoming increases:



Weatherproof your home. Homeowners may want to consider upgrading their roofs, affixing storm shutters on doors and windows and removing trees or flammable brush from around their properties.



Upgrade security. When quoting rates for homeowners, carriers may be more likely to offer favorable costs when homes include certain security features, such as deadbolt locks, home security systems and smart smoke alarms.



Update coverage. Many homeowners may explore the possibility of changing their coverage to achieve lower rates amid rising premiums.



Bundle policies. This refers to the process of purchasing multiple types of insurance from the same carrier, which can often unlock discounts and overall cost savings for policyholders.



Limit liability risks. Reducing the possibility of being liable for other parties' losses, such as by restricting access to attractive nuisances (e.g., swimming pools and playground equipment) and refraining from hosting large gatherings, can lead to savings.



Research discounts. Many insurance carriers may offer discounts, such as if a policyholder has not filed a claim against their coverage for a certain period of time (e.g., at least three years).



Improve your credit score. A homeowner's credit score may be used to calculate what is known as a credit-based insurance score in most states.

Ultimately, a trusted insurance professional is often a policyholder's best option for assessing various home insurance options available on the market. Our agency is here to help you navigate the changing insurance market. Contact us today.