U.S. ROOF REPORT

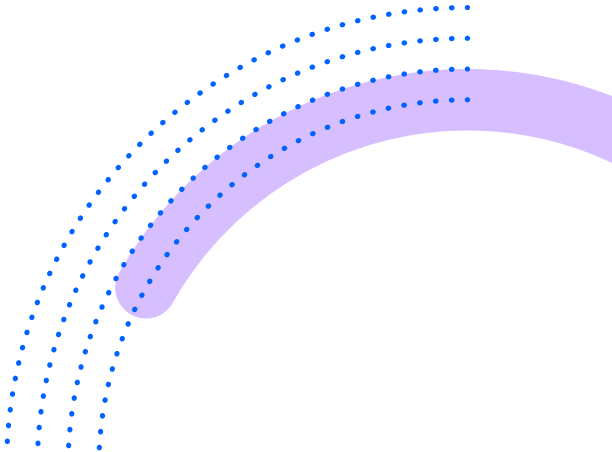
The state of America's roofs

Risk, resilience, and rising costs

Using data from 2025

Verisk

Contents



Executive summary

Roof-related claims continue to dominate residential property insurance losses. Data from 2025 shows $23 billion in roof replacement cost value (RCV), compared to an average of $24.36 billion from 2021 to 2024. The lower figure reflects an inactive 2025 U.S. hurricane season, with hurricane-related claims down roughly 87% from the four-year average. As climate patterns shift and housing stock ages, understanding roof risk has never been more critical for the insurance industry.

Wind and hail remain the primary drivers of roofing losses, while economic pressures from labor inflation and regional disparities in roof condition can create mounting challenges for underwriters and claims professionals. The data reveals clear patterns: older roofs concentrated in certain regions, cost pressures amplifying claim severity, and significant variations in loss performance across materials and geographies.

Key findings in 2025

Average roof replacement costs reached

$17,631

Repair costs averaging

$4,699

Hail Prone States show

57%

of housing stock with roofs 9 years old or newer

compared with

38%

in non-hail states

Labor costs rose

0.79%

year-over-year

Roofing materials increased

1.48%

Midwest and Plains states continue to lead in severe hail exposure

Non-recoverable depreciation increased to nearly

20%

of total roof claims in 2025

up from

16%

in 2021

Weather patterns and hail exposure

The story of roof risk in America begins with the weather. Severe hail—hail greater than or equal to 1 inch in diameter—remains the dominant weather-related threat to roofs across much of the United States. Before examining what this exposure is costing the industry, it's important to understand the scale and geographic concentration of the threat itself.

2025 severe hail activity

Hail data from Verisk's Respond solution reveal that 2025 was a big year for hail in the Central Plains states, while previous years have been more impactful to the Northern Plains (2022) and the Southern Plains (2023).

In addition to the percent of roofs impacted by severe hail, the table provides the long-term insured Average Annual Loss (AAL) for personal and commercial lines for hail for the top 5 affected states is shown.

Top 5 States with Roof Damage Produced by Hail, per Verisk's Respond

State	Severe Hail Roof Impact (%)	Average Annual Loss (AAL)[1]
AR	41.9%	0.6 B USD
KS	51.8%	2.2 B USD
NE	47.1%	1.6 B USD
OK	44.4%	2.0 B USD
SD	44.4%	0.4 B USD

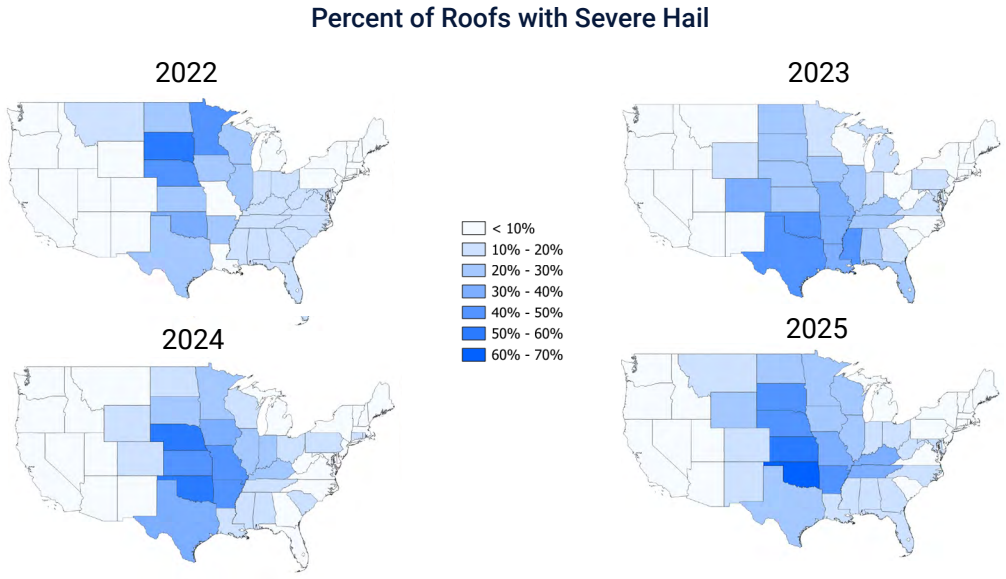
Sixteen U.S. states had 20% or more roofs impacted by severe hail in 2025, up from twelve states from 2024.

The share of states experiencing widespread severe hail activity continues to fluctuate from year to year, reflecting the broader volatility of hail patterns across the U.S. While 2025 saw an elevated number of states with 20% or more of roofs impacted, up from just 12 the year prior, this variation mirrors the shifting geographic footprint of hail observed throughout recent years.

The four-year average (2022–2025) reveals Oklahoma (49.7%), Nebraska (42.6%), Arkansas (37.7%), and South Dakota (32.2%) as consistent high-exposure states. However, year-to-year variability remains substantial.

Year-over-year volatility and predictability challenges

While aggregate statewide exposure patterns remain relatively stable, drilling down to a more local level reveals meaningful variability. Individual metropolitan and micropolitan areas can experience large swings in hail activity from year to year, creating significant forecasting challenges for portfolio management. A challenge which can be managed using the Verisk Severe Thunderstorm Model for the United States. Analysis of the 918 metro and micro areas across the contiguous United States shows that both large (1"–2") and giant (2"+) hail events display substantial spatial and temporal variation.



[1]Figures represent the estimated modeled insured average annual property loss (AAL) from severe thunderstorms according to the Verisk Severe Thunderstorm Model for the United States. These AAL figures represent long-term average annual losses. Actual insured losses in any given year may be significantly higher or lower, with extreme years producing losses well above the AAL.

Giant hail (2”+):
Although many metro areas will register at least some giant hail over a four-year period, true exposure remains rare. From 2022–2025, an average of 39% of metro/micro areas experienced no giant hail impacts in a given year, meaning roughly 61% recorded at least one impact. However, in those areas that do experience giant hail, the affected footprint is typically very small—often far below 5% of local roofs. In aggregate, fewer than 0.5% of all U.S. residential roofs are struck by giant hail in an average year. This combination of low national prevalence and highly concentrated local impacts is what makes giant hail both rare and capable of producing outsized losses when it occurs. Verisk catastrophe models reflect this variability.

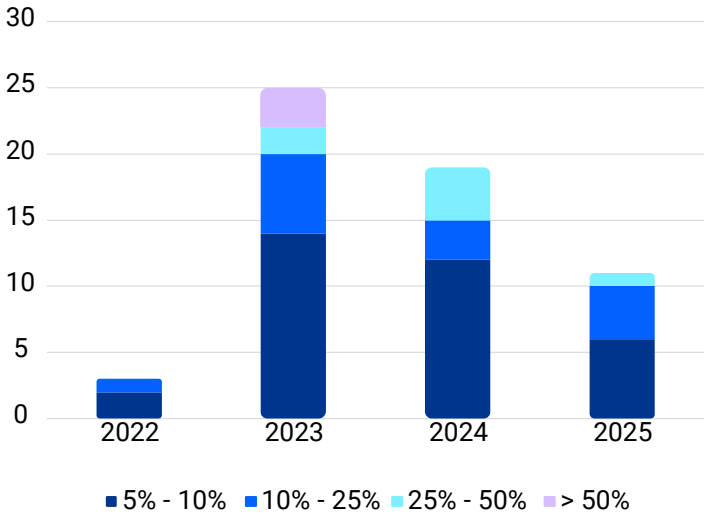
2023 stands out as a notable year, with significant giant hail impact concentrated in specific regions in Texas; led by Pecos (78%), Pampa (69%), and Borger (63%) in terms of percentage of roofs impacted by giant hail. In total, 2023 had 34 metro areas that saw 5% or more of their roofs impacted by giant hail. Meanwhile, 2025 only had 21 such metro areas.

2024 recorded the second highest total of metro areas which experienced 5% or more of their roofs impacted by giant hail at 31. However, only 14 of these metro areas experienced 10% or more of their roofs impacted by giant hail compared to 2023’s 21 and only 8 such metro areas in 2025.

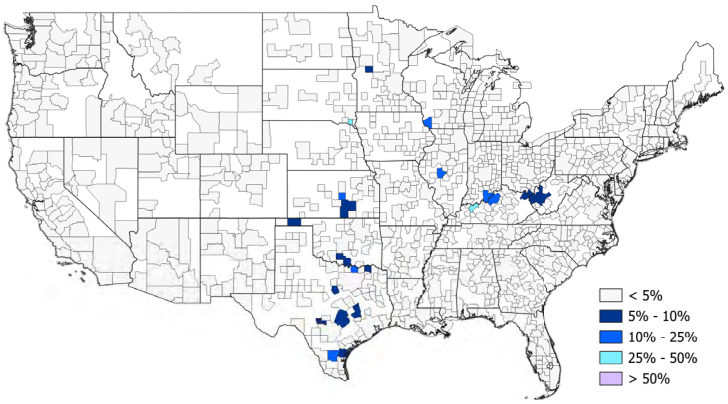
While 2023 and 2024 both saw their top 3 highest percentage impacts in metro areas in Texas and Oklahoma, 2025 only saw one metro area in the top 3 in these states (Sherman-Denison, TX) with the top 2 metro areas falling outside this region in Vermillion, SD and Owensboro, KY, respectively.

2022 experienced the least number of metro areas significantly impacted by giant hail, recording only 8 in total, none of which experienced 25% or greater impacts.

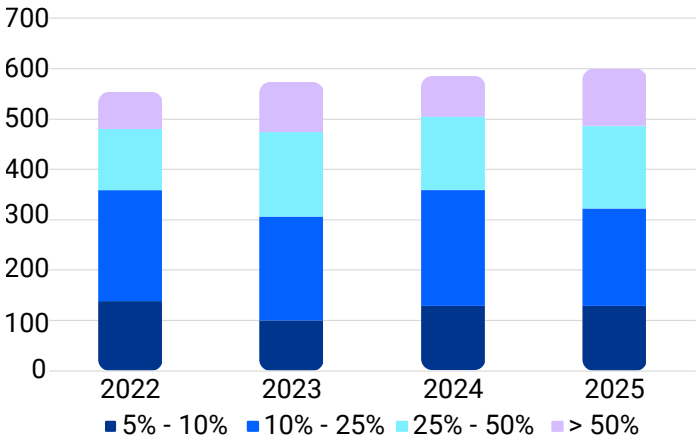
Metro Area with 5% of Total Roofs Impacted by Giant Hail per Year



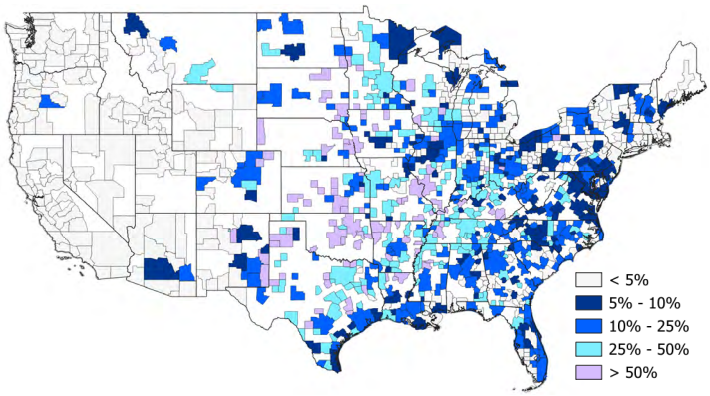
Metro Areas with 5%+ of Total Roofs Impacted by Giant hail (2025)



Metro Areas with 5%+ of Total Roofs Impacted by Large Hail per Year



Metro Areas with 5%+ of Total Roofs Impacted by Large Hail



Large hail (1”–2”):
In contrast, moderate hail events involving large hail show much broader geographic coverage and while year-to-year variability at the country level is small, variability remains high at the local level. Analysis at the metro area level reveals substantial annual fluctuation.

Hundreds of metro areas experience at least 5% of roofs impacted by large hail each year, with 2022 recording the lowest number at 556 and 2025 the highest at 600.

50% of roofs experienced large hail in 73 metro areas in 2022 (the lowest number in the four-year period) and 113 metro areas in 2025 (the highest number in the four-year period). In 2025, Zapata, TX and Watertown, SD recorded the largest percentage of roofs impacted by large hail.

More traditionally hail prone metro areas were more likely to have seen 50% of their roofs impacted by large hail though not all hail prone metro areas see this every year. For example, Dallas-Fort Worth-Arlington, TX which, according to Verisk’s U.S. Industry Exposure Database (IED), was the fastest-growing metro area in the U.S. for residential risk growth from 2023 to 2025, experienced only 35% of roofs impacted by large hail in 2025 but had experienced 50% in 2023. In 2025 some less hail prone metro areas were also among the most impacted by large hail, such as Owensboro, KY (63%), which also was heavily impacted by giant hail.

This dispersion creates underwriting complexity: while large hail causes less damage per event than giant hail, its variability can make it challenging to price accurately. Those carriers relying solely on historical averages may experience unexpected loss emergence in states that appeared to have moderate exposure.

The changing landscape of U.S. housing stock

With the weather threat established, the next critical question is: what exactly is at risk? America's roof inventory shows striking regional variations that directly correlate with the exposure patterns described above.

Regional distribution and age patterns

Roof age can have a significant impact to the roof damage we see in wind and hail events. The roof's resistance to these events can change over time due to several factors, including material aging and deterioration. This deterioration may be caused by solar radiation, temperature, wind, and precipitation, among others. Asphalt shingle roofs tend to dominate the residential inventory in the United States. Verisk's independent research, which generally aligns with published, independent research from the Insurance Institute for Business and Home Safety (IBHS), shows that asphalt shingle roofs older than 5 years are generally more vulnerable than newer roofs, which is in contrast to the expected performance from the manufacturer.

Catastrophe models provide insights based on this research, and can be used to understand how risk changes as roof coverings age. For example, the Verisk Severe Thunderstorm Model for the United States differentiates hail risk based on the age and type of roof covering, with asphalt shingle deterioration initiating before 5 years. Clay tiles, which are more prevalent in the West, begin to deteriorate before 10 years.

Roof age and roof covering type both have implications for hail damage. Ensuring these attributes are accurately represented can help insurers better understand and manage risk.

Hail vs. non-hail state comparison

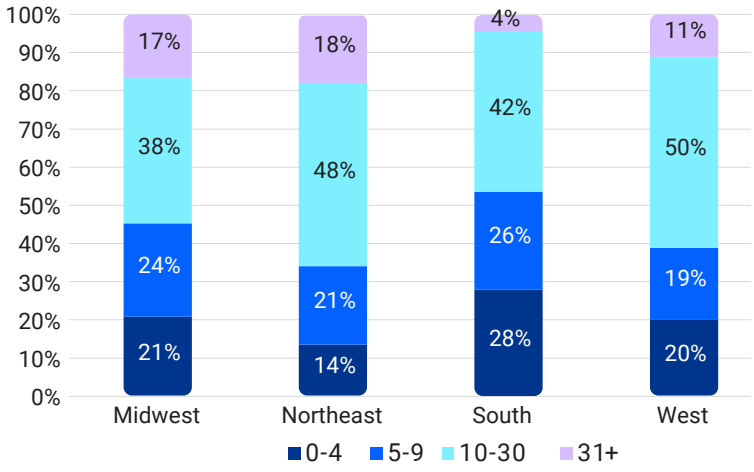
In designated hail states, 57% of roofs are 9 years old or newer, compared with just 38% in non-hail states.

Material distribution patterns

Roof material choices vary significantly by region, influenced by climate, building traditions, and local availability, for example:

The West's higher adoption of tile roofing (particularly 29% in the Mountain division) reflects both aesthetic preferences and superior performance in arid climates. Meanwhile, traditional asphalt and composition shingles dominate the rest of the country where 70–80% of homes rely on these materials.

Age of roof distribution by Census Bureau region (% of housing stock)



Material Distribution Breakdown

West	Rest of the Country
76% Shingle	80% Shingle
17% Tile	1% Tile

Economic forces shaping roof risk

Beyond claim frequency and weather exposure, the economics of roof repair and replacement can add another layer of pressure for both insurers and homeowners.

Cost inflation and claims severity
Material inflation continues to outpace labor costs. However, national averages mask substantial state level variation. Nevada experienced the highest increase at 10.37%, while New Hampshire saw a decrease of 15.80%.

2025 Labor vs. material cost growth:

Roofer labor

+.79%

Overall billable labor

+4.20%

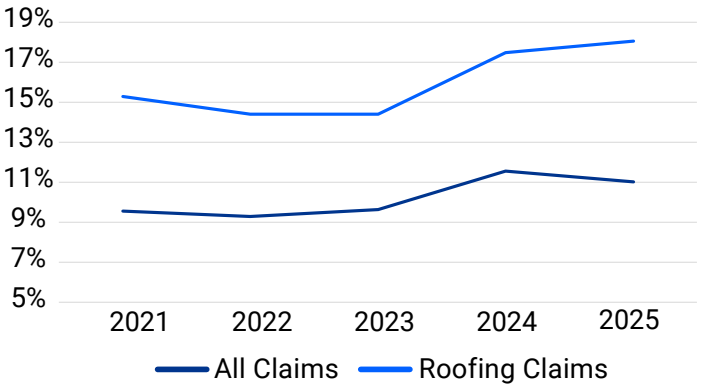
Roofing materials

+1.48%

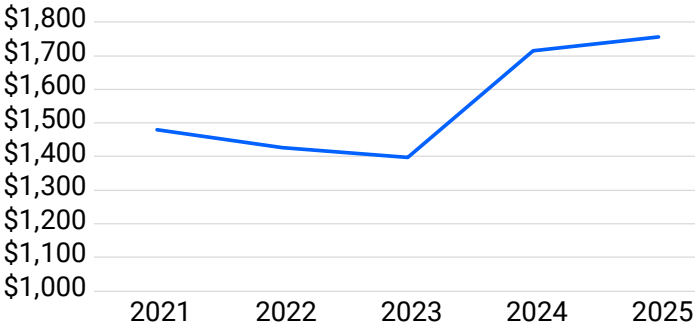
Basket of goods (materials)

+3.20%

ACV Policy Trends Expressed through Percent of Assignments with Non-Recoverable Depreciation



Average Deductible for Wind and/or Hail (2021-2025)



The depreciation factor

Non-recoverable depreciation has emerged as a critical metric in understanding actual policyholder recovery and market dynamics.

This shift is driven largely by the growing prevalence of Actual Cash Value (ACV) provisions in property policies, particularly within roof coverage endorsements. Industry adoption of ACV policies can be inferred by examining the use of non-recoverable depreciation in claim estimates. When depreciation is designated as non-recoverable, the depreciated portion of the line item is typically excluded from the policyholder's final reimbursement, directly impacting claim settlement values and recovery outcomes.

Non-recoverable depreciation as a percentage of total assignments of all roofing claims increased to nearly 20% in 2025. This steady climb can reflect aging housing stock and carriers' increasing focus on actual cash value (ACV) settlement strategies. This trend has significant implications for policyholder satisfaction and replacement decisions.

Deductibles continue to rise

Deductible levels have steadily increased as many carriers have adjusted weather-related losses. The chart shows a clear shift toward higher dollar and percentage-based wind and hail deductibles, particularly in regions with recurring severe weather. Verisk models may help you to assess the impact of different deducible levels on your individual risk profile.

While this movement may reflect efforts to manage loss severity and stabilize premiums, it can also raises out-of-pocket costs for policyholders, especially in high-exposure areas.

Claims performance and loss trends

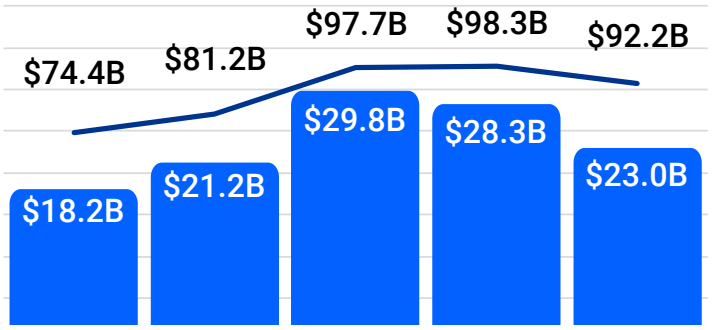
The combination of persistent severe weather and an aging, regionally concentrated housing stock translates directly into claims activity. This section examines how those forces have shaped loss trends over the past five years.

The roofing claims environment
Roofing claims represent a large portion of all property claims within the U.S. with roofing line items representing around 30% of all line items within claims estimates. As such, roofing trends are often in line with larger claims trends. This is especially true when we look at the total estimated RCV, which shows the same growth in RCV from 2021 through 2023 and subsequent decline in 2024 and 2025 as the property claims as a whole.

Based on the shape of the graph to the left, it may be tempting to conclude that claims costs are decreasing.

However, it's more appropriate to say that claims have been rising modestly year over year due to factors such as inflation. 2023 and 2024 were notable exceptions, when above-average weather activity drove increased claims volume. 2025 is therefore only slightly below average primarily due to the lack of a major U.S. hurricane season. Hurricane-related claims in 2025 were down 89% across all claim types compared to 2024.

Total Roofing RCV

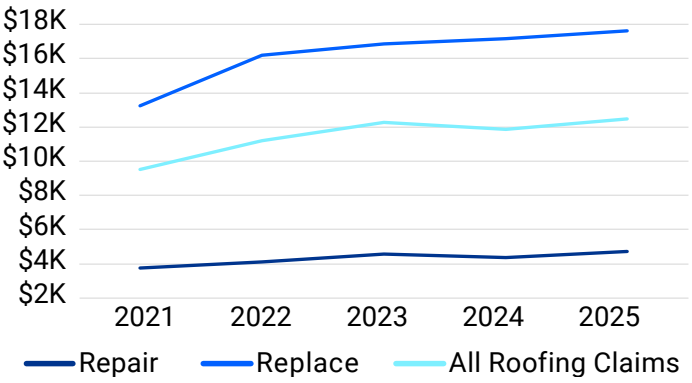


These figures represent only the subset of the market using Verisk's Xactimate estimating system and does not reflect total U.S. market roof claims costs. Data represents claims estimates, not the value paid on a claim.

Average claim values

Historical average roofing cost value trends (blended repair and replace):
Normalizing claims severity against claims volume can be a helpful way of analyzing data. This is especially true for years such as 2025, which had very low volume for claims overall compared with recent history. Additionally, roofing claims have grown more complex, with carriers applying different estimating practices and policies surrounding what constitutes a roof repair vs a roof replacement. You can see that roofing repair closely follows the same trends as all roofing claims below, both of which mirror the overall total RCV trends earlier.

Average Severity Trends for Roofing Estimates Repair vs. Replace (2021-2025)



However, when breaking claims out between roof repairs and roof replacements, we can see that roof replacements rose significantly in 2025. In fact, despite 2025 being slightly lower for roofing repairs, both repair and replace show significant increases over the four-year average.

Catastrophe distribution
Historically catastrophe claims typically make up 53% of claim volume and 56% of estimate value compared to non-catastrophe claims. 2025 stands out with an increased proportion of catastrophe claims compared with these historic averages.

Specifically, when we examine claims by type of loss or peril, we can see that the increase in catastrophe claim volume compared with previous years was primarily driven by an increase in hail claims with 33% of all roofing claims being designated as catastrophe hail. Conversely, 2025 saw a slight decrease in the proportion of catastrophe wind events with just 19% of all roofing claims being designated as catastrophe wind.

Risk drivers and mitigation opportunities

With the threat landscape, claims trends, and economic pressures mapped, the focus turns to the tools and strategies available for managing roof risk more effectively.

Roof condition and loss performance
Verisk's Roof Condition Score (RCS) leverages Aerial Imagery Analytics to detect visible roof defects including water pooling, missing materials, tarps, and structural damage. The score categorizes roofs from excellent to poor condition based on these observable characteristics.

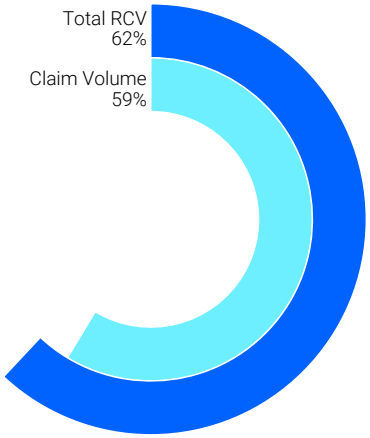
The 2025 baseline data demonstrates the dramatic impact of visible roof defects on loss costs: roofs with moderate to poor condition issues experience 60% higher loss costs compared with those rated good or excellent. As of 2025, 38% of U.S. residential homes showed moderate to poor condition via aerial imagery analysis.

Repair vs. Replace Cost Analysis

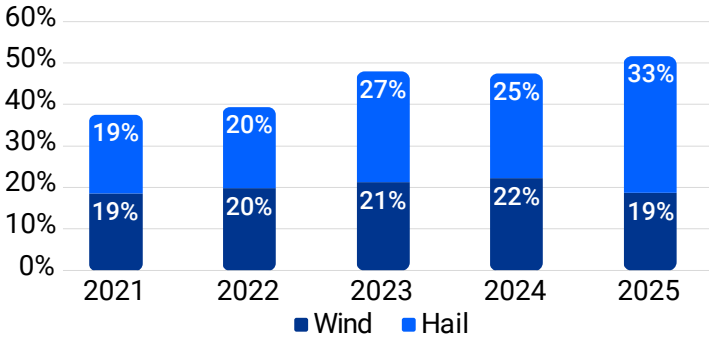
	4-Year Avg (2021–2024)	2025	Change
Replace	$15,867	$17,631	+33.3%
Repair	$4,196	$4,699	+25.2%

Note: Repair versus replace designations are determined using flags within Xactimate estimating software and should be validated against actual roof condition and settlement outcomes.

Catastrophe Claim Volume and Severity (2025)



Proportion of Catastrophe Assignment Volume by Type of Loss



Approximately 29% of U.S. homes with asphalt shingles have less than four years of remaining useful roof life. States with the highest percentages of roofs nearing end-of-life include West Virginia, Connecticut, New Jersey, and Massachusetts. Roofs with less than 5 years of remaining life can experience 50% more damage during severe weather compared to roofs with 8+ years remaining.

Regional roof condition patterns:

Eastern region: Higher percentage of roof condition issues due to greater weather exposure

Western region: Better overall condition, benefiting from less weather variability

Note: Roof Condition Score percentages reflect data pulled from Jan 2026

Age and material interactions
Roof lifespan by region:

Hail-prone states: Average 15-year roof lifespan

Western states (Nevada, Arizona, Utah): Average 22-year lifespan

Loss settlement strategies
Loss settlement approaches show clear regional patterns aligned with exposure and regulatory environments:

ACV and limited loss settlement adoption (% of exposure):

East North Central: 39%

Midwest overall: 22%

Northeast: 13%

South: 9%

West: Less than 1%

By hail exposure:

Hail states: 8%

Non-hail states: 13%

The notably higher adoption in the East North Central division (Illinois, Indiana, Michigan, Ohio, Wisconsin) can reflect carrier strategies to help manage aging roof populations and elevated loss costs in these markets.

Verisk U.S. Severe Thunderstorm Model assesses wind and hail risk through a comprehensive vulnerability framework that integrates roof characteristics with a near-present hazard view—supporting more consistent, data-driven risk management decisions. The model captures the impact of roof-related characteristics, such as roof cover type and roof age, and enable insurers to quantify how these attributes influence loss outcomes across both catastrophic and non-catastrophic events. They also support sensitivity analyses and allow insurers to test how mitigation characteristics—such as roof upgrades or resilient materials—affect expected loss and portfolio volatility. This is particularly important for hail, a primary driver of roof losses.

Regulatory environment and industry dynamics

The roof-related risk drivers outlined in this report are unfolding alongside rapidly evolving regulatory and legislative activity. Many states are reacting to the same pressures facing carriers—rising loss severity, aging housing stock, and affordability concerns, producing a growing set of rules that influence underwriting, pricing, and roof-claim settlement.

[2] FORTIFIED ROOF PROGRAMS v15, Feb. 2026
[3] IBHS Rating the States 2024

Affordability and Resilience Pressures
Insurance affordability has become a dominant policy issue. Elevated storm frequency, inflation in labor and materials, and increasing loss severity have prompted many carriers to adopt ACV settlement at certain roof ages, shift to percentage wind deductibles, and tighten roof-condition eligibility. These market changes—reflected in rising non-recoverable depreciation approaching 20% of assignments—have intensified scrutiny.

Legislative activity expanded significantly in 2025, with states such as Georgia, South Carolina, Oklahoma, and Minnesota forming committees to address premium escalation. Early 2026 filings show further acceleration in mitigation-focused regulation.[2]

Growth of IBHS FORTIFIED
The IBHS FORTIFIED standard, the predominant national mitigation framework, is used by many state regulators. It emphasizes sealed roof decks, improved edge securement, uplift-rated coverings, and continuous load paths—features that align with the favorable loss patterns observed in this report.[3]

As of 2025, ~85,000 structures across 32 states have been built or upgraded to FORTIFIED. Adoption continues to expand:

Alabama: 55,000+ certified structures; $94M in grants.

North Carolina: 15,000+ FORTIFIED homes through coastal programs.

Louisiana: 11,000+ structures; 4,100+ grant-funded.

States typically pair FORTIFIED[2] adoption with actuarially justified premium discounts; some mandate discounts or require carriers to offer upgrade endorsements at claim time. Most grants cap at $10,000, though several 2026 proposals trend toward $15,000.

State Program Landscape

State mitigation initiatives can be grouped into three categories:

1. Active FORTIFIED grant programs Operating in AL, LA, NC, OK, and SC, often with grant caps up to $10,000 and, in some cases, mandatory premium-discount requirements. Louisiana additionally mandates endorsement offers for FORTIFIED upgrades.

2. Pending programs (2026 launch) Arkansas, Kentucky, Maine, and Minnesota have programs in development, with funding ranging from $1M–$15M and discount mandates tied to mitigation performance.

3. Non-FORTIFIED and discount-only states Florida's My Safe Florida Home remains the largest state-funded mitigation program, using matching grants and mandatory discounts. Several Northeastern and Mid-Atlantic states offer discounts or tax incentives without dedicated grant programs. Georgia has adopted FORTIFIED as its standard for wind-mitigation discounts and is building a separate grant program.

Collectively, these programs can be viewed as reflecting a broad shift toward incentivizing resilience through both funding and premium relief.

National regulatory trends

National organizations are reinforcing this mitigation shift:
NAIC: Through CIPR, the NAIC supports states in building mitigation programs and discount frameworks. The National Climate Resilience Strategy includes a National Catastrophe Dashboard and an upcoming homeowners data call (expected Q2 2026) focused on affordability, availability, and mitigation.

NCOIL: The 2024 Strengthen Homes Program Model Act encourages state grant programs and mandates actuarially justified discounts.

Federal: The pending Disaster Mitigation and Tax Parity Act of 2025 would exempt state mitigation grants from federal tax if used for property improvements.

Economic case for mitigation

Empirical research consistently validates the economic value of mitigation:

FORTIFIED homes show reduced loss severity, frequency, and loss ratios in events such as Hurricane Sally. Per the Insurance Institute for Business and Home Safety (IBHS), loss frequency dropped by 55% to 74% compared with standard construction.

FORTIFIED construction adds ~0.56% to project cost but yields returns from 8–72% depending on mitigation level.

Homes with a FORTIFIED designation sell for ~6.8% more than comparable non-mitigated properties. Studies from Texas A&M show 40–70% reductions in expected wind-related damage.

For carriers, these benefits translate to lower average annual loss costs and improved stability in high-exposure regions.

Looking Ahead: 2026 Legislative Outlook
Early 2026 activity underscores continued momentum:

Mississippi: Proposed $15,000 FORTIFIED grants

Missouri: Proposed $12M program with grants up to $15,000.

Oklahoma: Proposed commercial FORTIFIED Roof program and catastrophe savings account legislation.

Alabama: Considering a Resilience Council and expansion of catastrophe savings accounts.

Kansas: Proposed Insurance Savings Account Act tied to premium and deductible expenses.

Overall, the 2026 agenda shows a clear trend: some states are shifting from optional, incentive-based approaches toward required mitigation and structured premium relief. For carriers, aligning underwriting, pricing, and roof-upgrade offerings with mitigation principles will be essential to maintaining compliance while capitalizing on measurable loss-reduction benefits.

Strategic implications and recommendations

For underwriters
Leverage roof age and condition data: Properties with roofs in moderate-to-poor condition and less than 5 years remaining useful life represent elevated risk. Consider differential pricing or coverage modifications for these segments.

Regional calibration: Adjust underwriting criteria based on local hail exposure patterns. High-frequency states (Colorado, Nebraska, Kansas) may warrant tighter roof age restrictions or mandatory inspection protocols.

Material matters: Recognize the performance benefits of protective factors—tile roofs and metal roofing- in response to specific perils and geographies.

For claims professionals
Anticipate settlement complexity: With ACV roof policies and endorsements on the rise, expect more policyholder disputes and education requirements around ACV settlements.

Monitor cost inflation hotspots: States experiencing double-digit cost increases (examples include North Dakota, Nevada, Wisconsin) may require updated estimating guidelines and reserve adequacy reviews.

Validate repair vs. replace decisions: Tools such as the Xactimate flags and condition scoring can be used to ensure appropriate settlement type, recognizing that repair.

For risk management
Promote mitigation programs: Consider coverage options and corresponding pricing strategies for properties with resilient roofing (hip vs. gable shapes, impact-resistant shingles, Class 4 rating).

Maintenance incentives: Develop programs encouraging proactive roof maintenance and replacement before condition deteriorates to poor ratings.

Geographic concentration monitoring: The clustering of older roofs in high-hail regions (notably the Midwest) creates portfolio concentration risk that may warrant strategic actions.

Conclusion

The 2025 roof landscape, marked by persistent elevated loss costs and aging housing stock concentrated in certain regions, highlights the importance of leveraging advances in property intelligence. From roof age assessment to condition scoring, carriers can enable more precise risk selection and pricing while implementing strategic mitigation programs and be better positioned to navigate the evolving roof risk environment.

As severe weather patterns continue to evolve and economic pressures persist, the need for data-driven decision-making has never been greater. Verisk remains committed to providing the industry with the insights, tools, and expertise needed to understand and manage this critical component of property risk.

Appendix: Data notes and methodology

A note on terminology

Throughout this report, losses are categorized as either catastrophic or non-catastrophic. Catastrophic events are defined as those causing $25 million or more in insured losses and are officially designated by Verisk's Property Claim Services (PCS®). These include major hurricanes, widespread hailstorms, and significant weather events. Non-catastrophic losses represent "everyday" weather events and perils that don't reach the catastrophe threshold but collectively drive substantial claim volumes.

Understanding this distinction is critical: while catastrophes dominate headlines, non-catastrophic wind and hail claims consistently represent a significant share of overall losses. Though their proportion has moderated from 41% in 2022 to 35% in recent periods, these frequent, smaller-scale events continue to exert substantial financial pressure on insurance portfolios.

Data sources

This report draws on Verisk's comprehensive property data ecosystem to provide insurers with actionable intelligence for underwriting, pricing, and claims management. Key data sources include personal property solutions like Roof Age®, Roof Condition Score, and Aerial Imagery Analytics, along with claims products such as Xactimate®, Respond®, and Verisk statistical data.

Claims data: Verisk Xactimate estimating database, 2021-2025

Roof property attributes: Verisk property database, 2012–2025 historical trends, Verisk statistical data

Weather data: Verisk Respond hail analysis, 2022–2025

Cost trends: Verisk reconstruction cost modeling and laminated shingle pricing indices

Regulatory and mitigation data: IBHS FORTIFIED Home program data (2025); FORTIFIED Roof Programs reference document, v15 (February 2026); IBHS Rating the States (2024); state program data from Strengthen Alabama Homes, NCIUA, and Louisiana DOI; NAIC and NCOIL publications; state legislative databases and Legiscan™; academic research from the Alabama Center for Insurance Information and Research, Center for Risk and Insurance Research, and Texas A&M University at Galveston

Repair vs. replace indicators rely on Xactimate flags and require validation.

Percentages represent roofs within Verisk's property database and may not reflect the entire U.S. housing stock

Market coverage
This analysis represents carriers that leverage Verisk for statistical agent services through the ISO Personal Lines Statistical Plan (Other than Auto), and property data solutions. Data does not represent the entirety of the homeowners market but provides representative insights from a significant subset of insurers

Methodology highlights
Catastrophe vs. non-catastrophe: Designation follows ISO® standards with catastrophic events defined as those causing $25M+ in insured losses per PCS

Hail state groupings: As considered by Verisk's Risk Analyzer® for Homeowners, hail-prone states for 2025 are AR, CO, IL, IN, IA, KS, LA, MN, MO, MT, NE, NM, ND, OK, SD, and WI

Census regions/divisions: Following U.S. Census Bureau definitions

Roof Age: Determined by permit data, aerial imagery, assessor records, real estate transactions, and claims history

Roof Condition Score (RCS): Draws from Aerial Imagery Analytics automated defect detection, categorizing roofs based on observable characteristics, including water pooling, missing materials, tarps, structural damage, and general wear patterns

RCS methodology detail
Roof Condition Score uses machine learning algorithms trained on millions of aerial images to detect visible roof defects. Scores are categorized as:

Excellent/good: No visible defects or minor wear

Moderate: Observable wear patterns, minor material degradation, or isolated defects

Poor: Significant visible damage, multiple defect types, or structural concerns

The score focuses on observable conditions from aerial imagery and does not replace professional inspections for detailed structural assessment

About Verisk

Verisk is a leading strategic data analytics and technology partner to the global insurance industry. It empowers clients to strengthen operating efficiency, improve underwriting and claims outcomes, combat fraud, and make informed decisions about global risks, including climate change, extreme events, ESG, and political issues. Through advanced data analytics, software, scientific research, and deep industry knowledge, Verisk helps build global resilience for individuals, communities, and businesses.

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