

PERSONAL INSURANCE

Severe Convective Storms

Safety Checklist for Homeowners



Overview

Severe convective storms (SCS) are among the costliest and most rapidly advancing weather hazards for homeowners. Over the past two years, the U.S. personal insurance market has faced significant challenges due to the increasing frequency and severity of devastating storms, including hurricanes, derechos and severe convective events. In 2024, severe convective storms alone caused insured losses of approximately \$39 billion in the first half of the year, with four major events contributing nearly \$15 billion.

These storms are most common in “tornado alley,” which includes the states of Texas, Oklahoma, Kansas and Nebraska. For instance, a single hail event in Oklahoma City in September 2024 damaged 35,000 homes, making it the most impactful single hail event of the year. From growing populations in flood-prone areas to the impacts of climate change, there is a heightened risk of these storms directly impacting homeowners, especially if they are unprepared.

Severe Convective Storm Impacts

The economic impact of these storms has been profound. In Texas, nearly half (47%) of homeowners’ insurance claims were closed without payment in 2024, a sharp increase from 35% in 2016. This trend is driven by insurers tightening coverage, raising deductibles and

increasingly denying or minimizing claims, shifting more financial burden to homeowners. Higher deductibles are attributed as a central reason many claims go unpaid.

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Best Practices

While SCS are not preventable, there are many ways for homeowners to prepare themselves for potential storms.

- ✓ **Find the right insurance:** Find the coverage that is right for your home and area
- ✓ **Prepare supplies:** Homeowners should have an emergency supply kit prepared
- ✓ **Have an evacuation plan:** Individuals should learn evacuation routes near them
- ✓ **Reinforce your home:** Secure the contents of your home, doors, and garage



In the Event of a Storm...

If your home is in the path of a severe storm, it is important to follow appropriate safety measures.

- Monitor web-based weather resources, local media, NOAA weather radio and the National Weather Service for tornado warnings or imminent tornado storm projections
- Follow your state's evacuation plan once notice of the storm is given
- Avoid windows, doors and unstable structures
- Continue to monitor weather resources until the storm has passed

Coverage Considerations

It's important to ensure that your homeowners' policy has the following coverages available if you live in an SCS-prone region. For example, standard policies do not cover flood damage, even if caused by heavy rainfall. Consider a separate FEMA-backed flood insurance policy if you're in a flood-prone area.

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|---------------------------|-------------------------------|
| • Flood | • Temporary Living Expenses |
| • Wind and Hail | • Sewer/Drain Backup |
| • Roof Replacement | • Scheduled Personal Property |
| • Detached Structures | |
| • Tree and Debris Removal | |

Severe convective storms are some of the country's most common and costly storms. It is important that individuals educate themselves on the damage these storms are capable of as the climate rapidly changes. While it is impossible to entirely prevent damage from natural disasters, homeowners can find the comprehensive insurance offerings to help protect them from the risks they pose to their homes and belongings.



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