## What Are the Most Expendive Property Damage Claims?

## Most Common Damage Types as a Percentage of Homeowner Claims



Vandalism & malicious mischief

Bodily injury liability

Property damage liability

Theft

## Types of Personal Property Most Frequently Included in Property Damage Claims

Beds & Mattresses: 2%

Sports Equipment: 3%

Books: 3%

Appliances: 4%

Tools: 5% Furniture: 10%

Miscellaneous: 10% Electronics: 13%

Clothing: 13% Jewelry: 16%

## Most Expensive Homeowners Insurance Claim Types

Although wind and hail claims are more common, they aren't generally as expensive as fire damage claims. In terms of actual claim payments made to policyholders, the cost breakdown is:

25%

Fire Claim Payments 20%

Hail Damage Claim
Payments

17%

Wind Damage Claim Payments

17%

Non-Weather Flood Damage Claim Payments 7%

Weather-Related Flood Damage Payments