



Understanding the rise in your homeowners insurance rate

Extreme weather – rising construction costs



To keep our coverage competitive, The Hartford has had to match the rising costs of repairing or rebuilding property after it's been damaged. You may see these costs reflected in your policy.

Some insurance providers may appear to offer the lower cost option. However, they may not offer the same level of service when you need it the most. Our agents are committed to helping you get back on your feet after a loss.

Trust The Hartford difference – service with you in mind

- **Responsive 24/7 claims service** – Call **1-800-243-5860** to speak with a Customer Care Specialist who will immediately begin to process your claim.
- **Easy access to the Contractor Connection Network** – Our contractors agree to high service standards, backed by a three-year workmanship commitment.
- **More than 200 years of experience** – You can rely on The Hartford to handle your claim with the expertise and attention you deserve.

Why are home insurance rates rising?

Two key factors to consider:

1. The year of extreme weather

- **2012** – insured losses in the U.S. were the highest on record
- **>\$25 billion** – insured losses from Hurricane Sandy, the worst storm to hit northeastern United States since 1938
- **>\$14 billion** – insured losses from thunder-storm events, the second highest annual total on record

2. Construction costs have increased from July 2012- July 2013¹

- **3.12%** – increase in overall construction costs
- **1.97%** – increase in overall labor costs
- **3.49%** – increase in overall material costs

Trust your coverage to The Hartford

The Hartford has been protecting the financial future of Americans for more than 200 years.

Learn more

To learn more about how The Hartford can meet your insurance needs, talk with your local independent agent.

¹ Source: XactAnalysis Industry Trend Reports