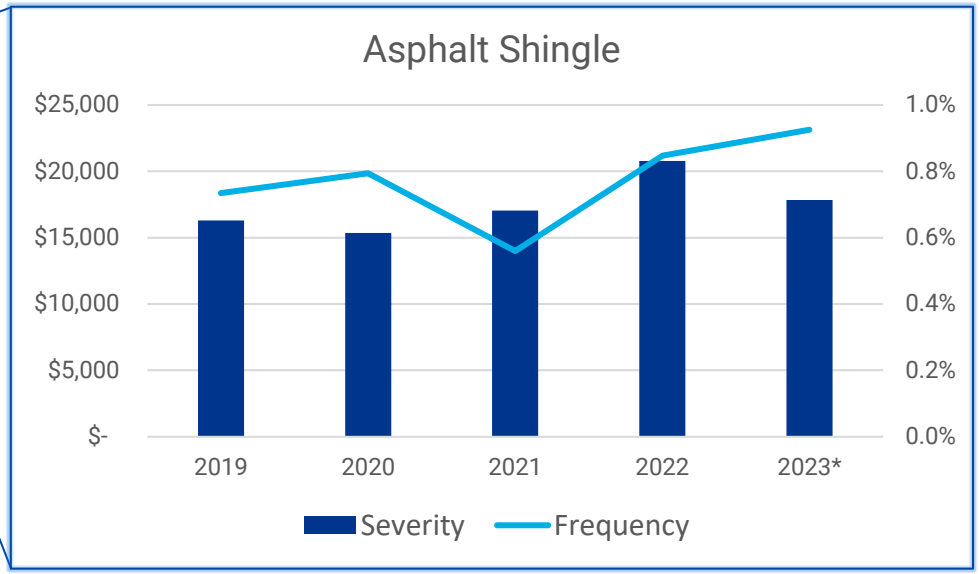
In the Spotlight – Hail Losses by Roof Type

Homeowners (2019-2023*)

Roof Type	Severity	Frequency
Asphalt Shingle	$17,673	0.78%
Composition Shingle	$17,924	1.17%
Tile	$21,073	0.13%
Metal	$33,985	0.29%
Built Up/Roll	$20,654	0.52%
Shake/Wood Shingle	$41,967	0.85%
Slate	$37,930	0.26%

Sorted from highest to lowest earned house years



During the last five years:

- Asphalt and composition shingles accounted for almost 80% of homeowners roof types countrywide.
- Asphalt and composition shingles hail severity were the lowest at just under $18K but had the 3rd and 1st highest hail frequencies, respectively.
- Shake/wood shingle had the highest hail severity ($42K) and the second highest hail frequency (0.85%).
- Tile, metal, and slate all had lower frequencies than other roof types, despite higher severities.

In the Spotlight is powered by Verisk's Core Lines Services and the statistical data collected from contributing carriers. This report provides a preliminary snapshot of data via insights to help insurance companies make data-driven decisions.

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Data includes Owners form only (HO2, HO3, HO5, HO7). Roof types "Other" and "Not Otherwise Classified" have been excluded.

*2023 data is preliminary and is evaluated as of December 31, 2023, and is subject to change. See Disclosures, Notes, and Considerations for more information.