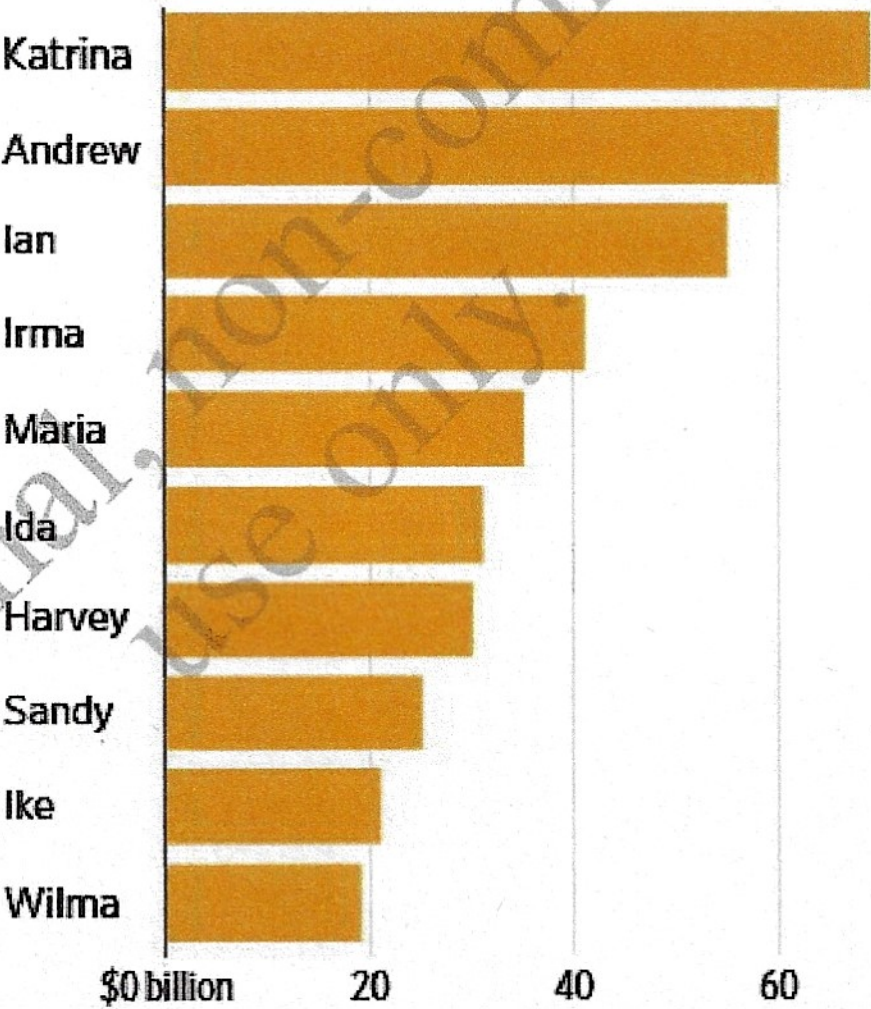


# Insured Face Tougher Terms

Homeowners in the six states pounded by Hurricane Helene will likely face insurance shock when they try to collect on their policies. Insurers in recent years have hollowed out coverage and increased rates to make up for underwriting losses from natural disasters. Helene's reach could mean yet more price increases are on the way for property owners in hard-hit inland areas. **A3**

U.S. hurricanes with the highest insured losses since 1980



Note: Losses are adjusted for inflation and exclude the National Flood Insurance Program.  
Source: Guy Carpenter



Performance of property-and-casualty insurers and reinsurers since start of 2022



Source: FactSet

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