Our top insurance claims of 2025 — and how to avoid them in 2026.



At Patriot Insurance Company, we're dedicated to helping our customers with fast, friendly claims service, but we also want to help them avoid those claims in the first place. After all, wouldn't life be easier without that car repair or roof leak? Here are our top insurance claims of 2025, along with tips on how to avoid them in 2026.

TOP CLAIM: Auto Collisions

Collisions between motor vehicles prompted thousands of insurance claims in 2025. Many of these accidents could have been prevented with some driver precautions. Follow these tips to keep your vehicle out of the shop.

- **Avoid distractions.** Distracted driving is a top cause of collisions. And cell phones aren't the only problem. According to data from the Insurance Institute for Highway Safety (IIHS), 66% of fatal distracted driving accidents were caused by drivers being "lost in thought." Other distractions cited include:
    - Cell phone use
    - Looking at outside objects or incidents (rubbernecking)
    - Interacting with passengers
    - Reaching for objects in the car
    - Eating while driving

- **Allow plenty of room.** Giving yourself plenty of space between your vehicle and the one in front of you gives you more reaction time if they stop suddenly. It's even more important in rainy or snowy conditions, when it might take longer for your vehicle to stop.
- **Don't speed.** More than a quarter of all traffic deaths in the past decade were caused by speeding. Speeding reduces your reaction time — making collisions more likely — and worsens the impact of collisions that occur.
- **Drive sober.** According to the National Highway Traffic Safety Administration (NHTSA), someone dies every 42 minutes in an alcohol-related crash.

TOP CLAIM: Wind and hail damage

Northeast storms can be tough on both homes and businesses year-round. Follow these guidelines to safeguard your property.

- **Install storm shutters.** Storm shutters protect windows and glass doors from wind and hail damage. And if you plan to replace your windows, consider investing in stormproof high-impact glass.
- **Fortify your roof.** Have your roof inspected regularly to make sure it's in good condition and have any necessary repairs made. Consider installing impact-resistant shingles the next time you replace your roof. If your business has membrane roofing, patch any damage promptly, and regularly check the flashing and caulking around vents and skylights for cracks. Wind and hail damage to your roof can lead to water damage.
- **Trim tree branches away from your roof.** Overhanging branches that break in a storm can damage your roof and cause leaks.
- **Secure outdoor items.** Outside your home, patio furniture, trash cans, and sports equipment can all become dangerous projectiles in strong winds. For your business, unsecured outdoor signs, seating, or mobile storage containers may pose a similar threat. Store these items or anchor them to the ground.
- **Keep vehicles under cover when storms are predicted.** If you don't have a garage or carport, consider purchasing hail-proof car covers for personal or company vehicles.
- **Invest in wind-rated doors.** If your business has garage, roll-up, or overhead doors, you might want to invest in doors designed to withstand high winds, especially if you're in an area that gets frequent storms.

You can get more tips from the FEMA publication, "Protect your property from strong winds."

TOP CLAIM: Theft

Losses due to theft led to many claims in 2025. You can protect your home from thieves with security measures like these:

- **Always lock up.** Lock all doors and windows (including garage doors) when you leave, even if it's just for a short time.
- **Make it look like you're always home.** If you're just going out for a few hours, leave your lights and TV on; for longer trips, use a timer to turn them on in the evening. And don't forget to cancel deliveries, like newspapers or packages, when you're on a longer trip.
- **Light it up.** Bright outdoor lighting discourages thieves targeting homes or businesses. Lights

activated by motion sensors are especially effective (and save energy). At your place of business, leave some interior lighting on at night after business hours.

- **Take advantage of technology.** Whether you choose a video doorbell, security cameras, or an entire security system, security tech can be an effective deterrent to would-be thieves. Even fake cameras or window stickers that claim your home is protected by a security system can make robbers think twice. For businesses, an alarm system that features remote monitoring allows you to keep an eye on your business when you're not there.
- **Don't hide spare keys in obvious places.** Keys under the door mat or a flowerpot will be easy for thieves to find. If you have an automatic garage door opener or digital keypad, hide a key in the garage. Or leave one with a trusted neighbor.

These precautions can greatly reduce your risk of auto, home, and business losses. Unfortunately, none of them is foolproof. That's why having strong homeowners and business insurance policies is so important. Contact a local, independent agent to make sure you have enough coverage for your needs.

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