

The top insurance claims of 2025 and how to combat them.



Every year brings new challenges for drivers, homeowners, and business owners alike. To help you stay protected, we're breaking down the top insurance claims of 2025 and how to combat them. Learn what to watch for and the simple steps you can take to prevent costly claims in the year ahead.

Top auto insurance claims and how to combat them.

- **Collision with another motor vehicle.** [Avoid distractions](#) when you're behind the wheel, [never text and drive](#), leave extra following distance, and slow down at intersections.
- **Glass breakage.** Keep a safe distance from trucks carrying debris and fix small chips right away to prevent costly cracks.
- **Roadside assistance/towing.** Stay on top of [regular vehicle maintenance](#), like checking your battery, tires, and fluid levels. If you hear or see something in your vehicle that's off, have a professional look at it.
- **Contact with an animal.** Be [especially alert for animals](#) at dawn and dusk, and scan the sides of roads frequently while driving for signs of animals. Use high beams when safe, and slow down in areas with posted wildlife crossings.
- **Rear-end collision.** Brake gradually to give drivers behind you ample time to react. In addition, follow the three-second rule: Pick a landmark on the side of the road (like a tree or sign). Watch when the car in front of you reaches that landmark, then start counting. If you reach the landmark before counting to three seconds, it's a good sign you're following too closely. In inclement weather, increase the following distance to four seconds or more.
- **Collision with fixed objects/other objects.** Use mirrors and backup cameras wisely. Don't rely on sensors alone when parking or maneuvering in tight spaces.

- **Other physical damage.** Park in covered or well-lit areas to protect your vehicle from vandalism, break-ins, and inclement weather.
- **Falling or moving objects.** Avoid parking near trees and construction zones, especially during storms or high winds.

Top property insurance claims and how to combat them.

- **Wind and hail.** [Inspect your roof for signs of damage](#), especially after storms. If you're hiring a professional, [only work with qualified individuals](#) and ask to see [proof of licensing and insurance](#) to help avoid scams. You can check to see if the contractor has been disciplined or if their license has been suspended or revoked before starting work. For additional wind and hail protection, maintain your siding and gutters, and trim trees near your home or business to prevent damage from branches during high winds.
- **Water.** [Install smart leak detectors](#), insulate your pipes, and [clean gutters regularly](#) to keep water flowing away from your home.
- **Theft.** Invest in ample outdoor lighting, motion lights, [cameras](#), security systems, and smart locks. Always keep valuables out of sight. If you run a business, [change codes or locks](#) when an employee leaves the company.

Being aware of the top insurance claims of 2025 and how to combat them is the first step toward protecting your home, vehicle, or business in the year ahead. By taking proactive measures, you can reduce your risk and gain peace of mind knowing you're prepared for the unexpected. Looking for even more peace of mind? Talk to a [local, independent agent](#) about our comprehensive insurance policies and [superior claims service](#).

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