NEWS RELEASE

Roofing Reality Check: Risk Is Rising Even in Quiet Storm Years

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Hail volatility, aging roofs drive higher residential replacement severity, Verisk finds

JERSEY CITY, N.J., May 29, 2026 (GLOBE NEWSWIRE) -- Even a near 20 percent decline in overall claims volume in 2025 couldn't slow rising roof losses. The 2026 Verisk U.S. Roof Report shows average U.S. residential replacement costs jumped 33 percent and repair costs climbed 25 percent in 2025 compared to the prior four-year average.

According to Verisk (Nasdaq: VRSK), a leading strategic data analytics and technology partner to the global insurance industry, everyday wind and hail events, many of which fall below catastrophe thresholds, continued to drive roof claim severity.

Key takeaways from Verisk's U.S. Roof Report: The State of America's Roofs

Taken together, these findings show that roof risk is becoming more expensive and less predictable, even in years with fewer overall claims.

- Replacement severity continues to rise: Average residential roof replacement costs reached $17,631 in 2025, with repair costs averaging $4,699. This reflects approximately 33 percent and 25 percent increases over the four-year average (2021-2024), respectively.
- Lower storm activity masked persistently high replacement costs: Residential roof replacement cost value (RCV) declined to $23 billion in 2025, compared to an average of $24.4 billion from 2021 to 2024. The 2025 decline was driven by a limited U.S. landfall hurricane season, though RCV remained elevated.
- Hail exposure is widespread but uneven: In Verisk Risk Analyzer®-designated hail states, 57 percent of residential properties have roofs nine years old or newer, compared with 38 percent in non-hail states, highlighting faster replacement cycles alongside significant local volatility.

- Aging roof risk varies by region: The Midwest and Northeast have the highest shares of older residential roofs (31+ years), at 17 percent and 18 percent, respectively, compared with just 4 percent in the South.

The big picture: What's changing in U.S. roof risk

The 2026 Verisk U.S. Roof Report draws on property, claims and weather analytics to show how hail volatility and aging roof stock are driving increased risk across U.S. insurance, construction and housing markets.

- Roofing claims represent a large portion of all property claims within the U.S. with roofing line items representing around 30 percent of all line items within claims estimates. As such, roofing trends are often in line with larger claims trends.
- Roofs that are visibly in moderate to poor condition show approximately 60 percent higher loss costs than roofs in good or excellent condition, according to Verisk's Roof Condition Score® (RCS) 2025 baseline data.

Hail patterns drive localized volatility

Severe hail—hail greater than or equal to 1 inch in diameter—remains the dominant weather-related threat to roofs across much of the United States. In 2025, Verisk Weather Solutions Respond® data revealed:

- Severe hail activity was concentrated in the Central Plains, while previous years have been more impactful to the Northern and Southern Plains.
- Arkansas, Kansas, Nebraska, Oklahoma and South Dakota rank among the top states by the share of roofs impacted by severe hail.
- Sixteen states in the U.S. experienced severe hail impacts on more than 20 percent of roofs, up from twelve in 2024.
- Year-to-year, "giant" hail (greater than or equal to 2 inches) tends to follow more stable geographic patterns, while "large" hail (1–2 inches) shows much wider metro-level volatility, with hundreds of local markets experiencing meaningful year-to-year increases in hail activity.

"Hail risk is not just about one monster storm; it's the cadence of frequent, smaller-scale events that can rapidly age and weaken a roof," said Tory Farney, vice president, Verisk Weather Solutions. "Large hail may cause less damage per event than giant hail, but its wider footprint and year-to-year variability can drive unexpected concentrations of damage. Understanding where hail is most likely to cluster helps insurers, contractors and communities prepare for faster, more resilient recovery."

Where roofs are aging fastest

In 2025, America's roof inventory showed striking regional variations that directly correlate with the exposure patterns. Verisk Roof Age® data shows pronounced regional differences in roof materials and age distribution, drawing on Census Bureau regional insights:

- South: 28 percent of roofs are 0–4 years old, and only 4 percent are 31 years or older, reflecting a higher turnover driven by severe weather events and rapid housing growth.
- Midwest: 21 percent of roofs are 0–4 years old, while 17 percent are 31 years or older.
- Northeast: 14 percent of roofs are 0–4 years old; 18 percent are 31 years or older.
- West: 20 percent of roofs are 0–4 years old; 11 percent are 31 years or older.

“Accurately assessing roof age, condition and remaining life is a critical part of understanding a property’s vulnerability to wind and hail,” said Ryan D’Amario, senior vice president of property product management at Verisk. “Aerial imagery analytics reveal that, as of 2025, 38 percent of U.S. residential homes show moderate to poor roof condition—often with visible defects that can materially influence performance during severe weather. When more than a third of the housing stock falls into this category, roof condition becomes a core underwriting signal that has meaningful implications for risk selection, loss predictability and pricing accuracy.”

Beyond claim frequency and weather exposure, inflation in roofing materials continues to outpace labor costs, even as national averages mask significant variation across states. In 2025, roofer labor costs increased 0.79 percent, compared with a 1.48 percent rise in roofing material costs.

That gap is further compounded by sharp regional swings in material pricing. For example, roofing material costs climbed 10.37 percent in Nevada in 2025, while declining 15.80 percent in New Hampshire.

The 2026 Verisk U.S. Roof Report draws on Verisk data to help the insurance, construction and housing industries better understand where roof risk is shifting and what’s driving loss severity.

To learn more, the full report is available here.

About Verisk

Verisk (Nasdaq: VRSK) is a leading strategic data analytics and technology partner to the global insurance industry. It empowers clients to strengthen operating efficiency, improve underwriting and claims outcomes, combat fraud and make informed decisions about global risks, including climate change, catastrophic events, sustainability and political issues. Through advanced data analytics, software, scientific research and deep industry knowledge, Verisk helps build global resilience for individuals, communities and businesses. With teams across more than 20 countries, Verisk consistently earns certification by **Great Place to Work**. For more, **visit Verisk.com** and the **Verisk Newsroom**.

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