HazardHub Winter Weather Data Helps Insurers and Homeowners Prepare for Top Seasonal Risks

January 22, 2025

HazardHub identifies top winter perils and areas of vulnerability

SAN MATEO, Calif.--(BUSINESS WIRE)--Jan. 21, 2025-- **Guidewire HazardHub** has released winter weather risk data to help insurers and property owners across the United States better understand and prepare for cold-weather threats. Last year, ***winter storms in the United States resulted in approximately [$3.4 billion in insured losses](#)***. The year prior, in 2022, [nearly $6 billion in losses](#) were recorded from winter storms, which was the second-highest recorded losses in the past decade.

This press release features multimedia. View the full release here: https://www.businesswire.com/news/home/20250121971687/en/

HazardHub map of average annual minimum temperatures for the contiguous United States, published December 2024. (Graphic: Guidewire HazardHub)

HazardHub risk data and maps detail extreme cold and winter weather risks at the national, state, and local levels, right down to the specific property address level. HazardHub offers more than 1,000 data points and risk scores for climate risks and extreme weather events.

Freezing Temperatures Across the U.S.

According to Guidewire HazardHub data, **31.4 million housing units in the U.S. will experience more than 30 days of winter temperatures below 32ºF this year.** Of those, more than 10.3 million housing units will experience more than 50 days of below-freezing temperatures this winter.

The primary factors contributing to the coldest regions are latitude, elevation, and geography. The states on the northern border, in the Rockies, or with higher elevations, as well as Alaska, record the coldest temperatures.

Top States with Freezing Temperatures

According to Guidewire HazardHub data, the top five states with the lowest average annual winter temperatures are:

1. Alaska: 2.6°F (-16.3°C) Average Winter Temperature
2. North Dakota: 12.2°F (-11.0°C)
3. Minnesota: 12.4°F (-10.9°C)
4. Maine: 16.8°F (-8.4°C)
5. Wyoming: 21.2°F (-6.0°C)
6. Montana: 21.2°F (-6.0°C)

Top Winter Weather Perils

According to an analysis of Guidewire HazardHub data, the most perilous **Winter Weather Risks,** based on the potential for claims loss, extent of damage, and frequency, are:

Frozen Pipes

Freezing temperatures cause water inside pipes to expand, leading to cracks and bursts that result in extensive water damage to flooring, drywall, and home contents. This peril leads to one of the most frequent winter insurance claims. Mitigation steps include insulating pipes, maintaining indoor heat, allowing faucets to drip during cold snaps, and draining water lines in vacant properties.

Top Five States for Frozen Pipe Risk

1. Nebraska
2. Vermont
3. North Dakota
4. Minnesota
5. Wisconsin

These states have the highest percentage of homes and structures rated as an 'F' grade according to the HazardHub Frozen Pipe Risk score. According to HazardHub data, **21% of homes in the US face the risk of frozen pipes** during the winter season. The ***average cost of a frozen pipe insurance claim is approximately $18,000,*** covering damages to flooring, drywall, home contents, and plumbing systems. According to the Insurance Information Institute, ***water damage (across all seasons) and freezing incidents account for nearly 24% of all homeowners insurance claims.***

Snow Load (Roof Collapse)

Accumulated snow and ice place significant stress on roofs, risking structural damage or collapse, particularly for older buildings or those with flat roofs. States like Alaska, Maine, and Vermont experience the highest risk due to heavy snowfall. Regularly clearing snow from roofs, maintaining gutters, and trimming overhanging branches can prevent this costly damage.

1. Alaska
2. Maine
3. Vermont
4. New Hampshire
5. Minnesota

These states have the highest percentage of homes and structures rated as at risk for snow load according to the HazardHub Snow Load Risk Score. **_More than 36% of homes in Maine, 35% of homes in Vermont, and 28% of homes in New Hampshire are rated as at risk for snow load on their roofs, as are 22% of homes in Minnesota,_** _according to HazardHub._

Ice Dams

Heat escaping through a poorly insulated roof can melt snow, which refreezes at the roof's edge, forming ice dams that block proper drainage. This leads to leaks and roof damage, lifting shingles, and causing water damage inside the home. According to HazardHub data, **_approximately 28.4% of U.S. census blocks experience more than 30 days of freezing temperatures each year, increasing the likelihood of ice dam formation. This affects 31.4 million housing units._** Ice dam removal can cost between $400 and $4,000, depending on the size of the ice dam and roof type. To mitigate, insulate attics, install heat cables along roof edges, and clear snow buildup regularly.

Other major winter weather risks to homes and businesses include **_power outages_** from fallen trees and damaged lines, **_high winds_** that cause structural damage, **_flooding_** from rapid snowmelt overwhelming drainage systems, and **_house fires_** due to unsafe heating practices. Over the past two decades, weather-related events have caused [80% of major power outages](#), with winter storms responsible for [23% of annual power outages](#). Wind gusts exceeding 50 mph (80 km/h) can damage roofs and topple trees, leading to secondary water damage. Rapid snowmelt can result in costly flooding, often not covered by standard insurance. Additionally, increased use of space heaters, fireplaces, and wood stoves during winter raises the **_risk of house fires_**. According to the U.S. Fire Administration (USFA), **_approximately 100,000 winter residential building fires occur in December, January, and February, resulting in approximately $1.9 billion in property damage or loss each year._**

Harnessing Data for Better Protection

"The cold, hard fact is that extreme winter weather caused $3.4 billion in insured losses in 2023. Insurers and homeowners must better leverage the data available to them to assess their vulnerabilities and take action to mitigate these risks," said Tammy Nichols Schwartz, CPCU and Senior Director of Data and Analytics at Guidewire. Schwartz has more than 25 years of experience in the property and casualty insurance industry and is recognized as a climate and natural catastrophe risk expert.

HazardHub's detailed winter risk data and maps are available through **Guidewire PolicyCenter** and **Guidewire InsuranceNow** solutions, as well as via the **HazardHub API**. Insurers can utilize this data to improve risk assessment and underwriting accuracy, while property owners can better prepare for the winter season.

Consumers interested in assessing their home's winter risk can visit **[freehomerisk.com](#)**.

About Guidewire Software

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. More than 570 insurers in 42 countries, from new ventures to the largest and most complex in the world, rely on Guidewire products. With core systems leveraging data and analytics, digital, and artificial intelligence, Guidewire defines cloud platform excellence for P&C insurers.

We are proud of our unparalleled implementation record, with 1,700+ successful projects supported by the industry's largest R&D team and SI partner ecosystem. Our marketplace represents the largest solution partner community in P&C, where customers can access hundreds of applications to accelerate integration, localization, and innovation.

For more information, please visit [www.guidewire.com](#) and follow us on [X](#) (formerly known as Twitter) and [LinkedIn](#).

View source version on [businesswire.com](#): [https://www.businesswire.com/news/home/20250121971687/en/](#)

Melissa Cobb
Director, Public Relations
Guidewire Software, Inc.
+1.650.464.1177
[mcobb@guidewire.com](#)

Source: Guidewire Software