

# Homeowner Claims Survey 2026

Insuranceopedia survey of 700 US homeowners on filing, understanding and challenging homeowners insurance claims.

## Methodology

- 700 US adults who own the home they live in and have a current homeowners insurance policy.
- Online survey run on the Pollfish platform on 9 October 2026. English language.
- Results are unweighted. Margin of error at 95% confidence:  $\pm 3.7$  points (all 700),  $\pm 5.3$  (337 who have filed a claim),  $\pm 9.4$  (109 paid less than expected or nothing).
- Sample make-up: women 404, men 296 · age 18–34 60, 35–54 257, 55+ 383 · Northeast 197, Midwest 184, South 262, West 57. Under-35s and the West are under-represented, so they are not reported on their own.
- Routing: Q1–Q6 were asked of all 700. Respondents who had never filed a claim (or weren't sure) ended after Q6. Q7 was asked of those who have filed; Q8–Q9 of those whose last claim closed with no payment; Q10 of those whose last claim was paid less than expected or closed with no payment.
- Percentages may not total 100 due to rounding. Where a base is under 50, only counts are shown.

## Topline results

**SQ1** Screener

### Do you own the home you live in?

Base: All respondents who passed screening (700) (n=700)

| ANSWER                   | COUNT | %                   |
|--------------------------|-------|---------------------|
| Yes, with a mortgage     | 360   | <b>51.4%</b>        |
| Yes, owned outright      | 340   | <b>48.6%</b>        |
| No, I rent               |       | <i>screened out</i> |
| Other living arrangement |       | <i>screened out</i> |

**SQ2** Screener (multiple choice)**Which of these types of insurance do you currently have? (select all that apply)**

Base: Respondents had to select Homeowners to qualify (700) (n=700)

| ANSWER            | COUNT | %                   |
|-------------------|-------|---------------------|
| Auto              | 655   | <b>93.6%</b>        |
| Homeowners        | 700   | <b>100.0%</b>       |
| Renters           | 13    | <b>1.9%</b>         |
| Life              | 421   | <b>60.1%</b>        |
| Health            | 627   | <b>89.6%</b>        |
| Pet               | 74    | <b>10.6%</b>        |
| None of the above |       | <i>screened out</i> |

**Q1****Have you ever filed a claim on your homeowners insurance?**

Base: All homeowners (n=700)

| ANSWER                   | COUNT | %            |
|--------------------------|-------|--------------|
| Yes, one claim           | 249   | <b>35.6%</b> |
| Yes, more than one claim | 88    | <b>12.6%</b> |
| No                       | 357   | <b>51.0%</b> |
| Not sure                 | 6     | <b>0.9%</b>  |

**Q2****Do you know your homeowners insurance deductible?**

Base: All homeowners (n=700)

| ANSWER                | COUNT | %            |
|-----------------------|-------|--------------|
| Yes, the exact amount | 231   | <b>33.0%</b> |
| Roughly               | 302   | <b>43.1%</b> |
| No                    | 167   | <b>23.9%</b> |

**Q3**

**Before filing a claim, how confident are you that you'd know whether the damage is covered and worth filing?**

Base: All homeowners (n=700)

| ANSWER               | COUNT | %            |
|----------------------|-------|--------------|
| Very confident       | 175   | <b>25.0%</b> |
| Somewhat confident   | 403   | <b>57.6%</b> |
| Not very confident   | 113   | <b>16.1%</b> |
| Not at all confident | 9     | <b>1.3%</b>  |

**Q4**

**If repairs would cost only a little more than your deductible, would you file a claim?**

Base: All homeowners (n=700)

| ANSWER   | COUNT | %            |
|----------|-------|--------------|
| Yes      | 175   | <b>25.0%</b> |
| No       | 343   | <b>49.0%</b> |
| Not sure | 182   | <b>26.0%</b> |

**Q5**

**Before today, did you know a claim can show up on your insurance claims history (for example, a CLUE report) even if the insurer pays nothing?**

Base: All homeowners (n=700)

| ANSWER | COUNT | %            |
|--------|-------|--------------|
| Yes    | 282   | <b>40.3%</b> |
| No     | 418   | <b>59.7%</b> |

**Q6**

**If your insurer closed a claim with no payment, did you know you can ask it to reconsider or appeal the decision?**

Base: All homeowners. Respondents who answered No or Not sure at Q1 ended the survey here. (n=700)

| ANSWER | COUNT | %            |
|--------|-------|--------------|
| Yes    | 282   | <b>40.3%</b> |
| No     | 418   | <b>59.7%</b> |

**Q7****Thinking about your most recent homeowners insurance claim, what was the outcome?**

Base: Homeowners who have filed a claim (n=337)

| ANSWER                         | COUNT | %            |
|--------------------------------|-------|--------------|
| Paid in full                   | 204   | <b>60.5%</b> |
| Paid, but less than I expected | 92    | <b>27.3%</b> |
| Closed with no payment         | 17    | <b>5.0%</b>  |
| I withdrew the claim           | 11    | <b>3.3%</b>  |
| Still open                     | 11    | <b>3.3%</b>  |
| Not sure                       | 2     | <b>0.6%</b>  |

**Q8****Did your insurer clearly explain why your claim was closed with no payment?**

Base: Homeowners whose most recent claim was closed with no payment. Base too small for reliable percentages; counts shown for transparency. (n=17)

| ANSWER           | COUNT |
|------------------|-------|
| Yes              | 11    |
| No               | 4     |
| I don't remember | 2     |

**Q9****What reason did your insurer give for closing your claim with no payment?**

Base: Homeowners whose most recent claim was closed with no payment. Base too small for reliable percentages; counts shown for transparency. (n=17)

| ANSWER                                                                      | COUNT |
|-----------------------------------------------------------------------------|-------|
| The damage was below my deductible                                          | 2     |
| The damage wasn't covered (for example wear and tear, flood or maintenance) | 12    |
| Missing paperwork or reporting too late                                     | 0     |
| The insurer disagreed about what caused the damage                          | 1     |
| Other                                                                       | 1     |
| I don't remember                                                            | 1     |

**Q10****Did you challenge or appeal your insurer's decision?**

Base: Homeowners whose most recent claim was paid less than expected or closed with no payment (n=109)

| ANSWER                                          | COUNT | %            |
|-------------------------------------------------|-------|--------------|
| Yes, and the outcome changed                    | 10    | <b>9.2%</b>  |
| Yes, but nothing changed                        | 20    | <b>18.3%</b> |
| No, I didn't know I could                       | 33    | <b>30.3%</b> |
| No, it didn't seem worth it                     | 34    | <b>31.2%</b> |
| No, it seemed too complicated or time-consuming | 9     | <b>8.3%</b>  |
| No, for another reason                          | 3     | <b>2.8%</b>  |

**Breakdowns**

Groups with fewer than 100 respondents (under-35s, the West) are not shown.

| GROUP          | N   | DIDN'T<br>KNOW THEY<br>CAN APPEAL<br>(Q6) | DON'T<br>KNOW<br>EXACT<br>DEDUCTIBLE<br>(Q2) | WOULDN'T<br>FILE JUST<br>ABOVE<br>DEDUCTIBLE<br>(Q4) |
|----------------|-----|-------------------------------------------|----------------------------------------------|------------------------------------------------------|
| All homeowners | 700 | <b>60%</b>                                | <b>67%</b>                                   | <b>49%</b>                                           |
| Age 35–54      | 257 | <b>63%</b>                                | <b>68%</b>                                   | <b>44%</b>                                           |
| Age 55+        | 383 | <b>59%</b>                                | <b>65%</b>                                   | <b>57%</b>                                           |
| Northeast      | 197 | <b>60%</b>                                | <b>66%</b>                                   | <b>50%</b>                                           |
| Midwest        | 184 | <b>61%</b>                                | <b>66%</b>                                   | <b>52%</b>                                           |
| South          | 262 | <b>59%</b>                                | <b>66%</b>                                   | <b>48%</b>                                           |

Awareness of the right to appeal is consistent across age groups and regions (59–63%). Homeowners aged 55+ are more likely than those aged 35–54 to say they wouldn't file if repairs cost a little more than their deductible (57% vs 44%).

**Using this data**

You're welcome to use these findings with a credited link to the study: [insuranceopedia.com/\[study page URL\]](https://insuranceopedia.com/[study page URL]).

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