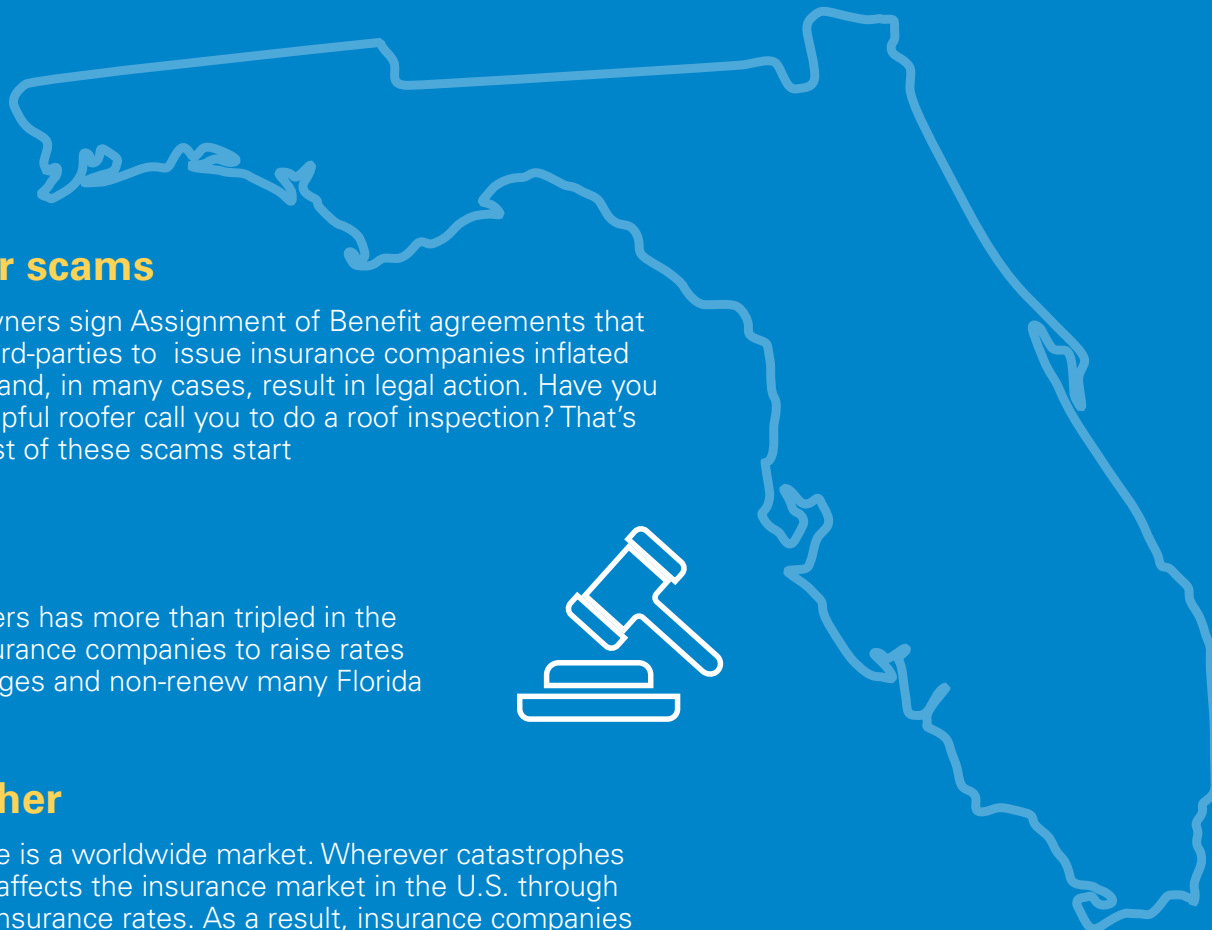


A market in crisis



Why?



Repair scams

Homeowners sign Assignment of Benefit agreements that allow third-parties to issue insurance companies inflated invoices and, in many cases, result in legal action. Have you had a helpful roofer call you to do a roof inspection? That's how most of these scams start

Lawsuits

Legal action against insurers has more than tripled in the past six years, forcing insurance companies to raise rates and worse, restrict coverages and non-renew many Florida Homeowners policies



Weather

Insurance is a worldwide market. Wherever catastrophes strike, it affects the insurance market in the U.S. through rising reinsurance rates. As a result, insurance companies increase premium to maintain profitability

What you can do:

- Stay with your current insurance company and renew your policy; it may be your best option right now
- Review the discounts you have on your policy and let us know if you think you qualify for more
- Keep the coverages and limits you have now. We chose them together to ensure you are properly protected
- Let us know if you've put on a new roof; this could significantly reduce your premium increase
- Consider increasing your deductibles to help lower your premium, but be certain you can afford the new amount—you'll pay that deductible in the event of a claim
- Remember that, as the market stabilizes, staying with Brightway will benefit you as we represent the largest selection of insurance companies. As companies open up and stabilize pricing, we are here to help