WHAT’S GOING ON?!

FIGHT THE FREEZE

JAMES GREENE & ASSOCIATES

Freezing weather costs approximately $500M every year. This market disruption WILL AFFECT you.

BY THE NUMBERS

1. **15% of small business claims = water & freezing**
2. **$500M/yr US commercial water damage losses**
3. **$10.3B from Storm Uri ~50k+ commercial claims**
4. **$2B+ from Winter Storm Elliott to commercial insurers**

WEATHER BLOG

Arctic air may lead to pipes bursting across the country | What you can do to help prevent water damage

HOME INSURANCE | 09/19/2025

Winter's Coming: Which Means Frozen Pipe Damage – It's Time to Follow Reasonable Standards of Care

Frozen pipes could be problem for Houston homes after winter storm

Cold weather can wreak havoc on homes, leading to frozen pipes. They can crack, burst and cost homeowners hundreds to thousands of dollars to repair.

Gabrielle Dawkins | January 22, 2025, 8:00 PM (Last Updated: August 25, 2025, 10:06 AM)

HOW DOES IT AFFECT ME?

1. **Carriers Decreased Appetite**
2. **Elevated Repair Costs**
3. **Rising Reinsurance Rates**
4. **Freeze Deductible Enforcement**
   a. **1% Freeze Deductible Cost**

Building: $4,800,000
Contents/Personal Property: $900,000
Freeze Deductible: **1%**

Applicable deductible would be calculated on each building separately as follows:

TIV (Total Insured Value per structure) = $4,800,000 + $900,000 = $5,700,000
Freeze Deductible Calculation = $5,700,000 (Total Insured Value) x **1%** (of the value) = **$57,000**

LOSS CONTROL RECOMMENDATIONS:

1. **Set thermostat to 70 degrees or higher to maintain a temperature of 55 degrees or warmer in all buildings.**
2. **Provide building with backup power**
3. **Insulate pipes**
   a. Open cabinet doors and drop ceilings to allow heat near pipes
4. **Sign up for weather text alerts from Brotherhood Mutual:** *brotherhoodmutual.com/weather-alerts*
5. **Monitor sprinkler systems**
   a. Add antifreeze to sprinkler systems
6. **Flologic**
   a. An active flow-based water shutoff will waive the 1% deductible and the flat property deductible will be applied.
   b. Brotherhood Mutual customers receive 20% discount with code: BMIC-LOGIC20

flologic.com • 877.356.5644

Citations and resources can be found here.

jamesgreeneins.com/freeze-2