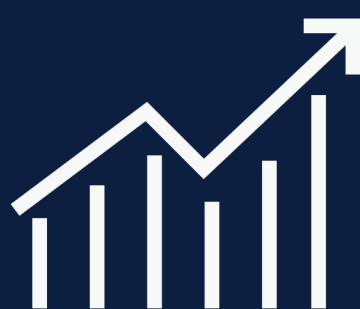


HISTORIC INFLATION



How high inflation is impacting your HOME and AUTO insurance rates and why you may need MORE coverage now more than ever.

HOW INFLATION IS IMPACTING HOME INSURANCE...

26%

increase in building materials

88%

of firms experiencing project delays

89%

of contractors having difficulty finding labor

94%

of Fortune 100 companies report supply chain disruptions



...AND AUTO INSURANCE

8.2%

increase in hourly labor

12%

increase in new car prices due to limited inventory

15%

increase in repair costs

40%

increase in used car prices

DO YOU HAVE ENOUGH COVERAGE?

Rising costs due to inflation and labor shortages means what it would have cost to replace or rebuild a year ago, could be significantly more now. Your policy may be lacking the coverage needed to replace/rebuild what you currently own.



REVIEW YOUR POLICY WITH US

Rising inflation and replacement cost increases make this a critical time for policy reviews. Our agents can help ensure your current coverages are sufficient. Some things to consider:



- 1 Update liability limits to cover current assets
- 2 Adjust coverage to include any home renovations/improvements
- 3 Increase deductibles to help lower premiums
- 4 Identify and apply any eligible discounts
- 5 Bundle policies for better pricing



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