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By Terry A. McCarthy, CLU, ChFC

An Independent Insurance Agent and landlord with nearly 50 years of experience helping other landlords.

TL;DR: The "Fast Facts" for SW Ohio Landlords

- **The Climate Shift:** Ohio now averages **7.2 billion-dollar weather events** per year (up from 2.3). 2024 saw a record **74 tornadoes**, shifting "Tornado Alley" into the Miami Valley.
- **Roof Strategy:** 3-tab shingles are failing. Upgrading to **Laminated Architectural Shingles** is the #1 way to lower premiums and pass carrier inspections.
- **Policy Choice:** Always aim for **DP-3 (Special Form)** for "Open Peril" coverage and Replacement Cost settlement.
- **Local Advantage:** National companies don't know Cincinnati/Dayton court trends. We shop multiple carriers simultaneously for your specific zip code.

Why Hurricane Ike & Recent Storms Changed Ohio Underwriting

On September 14, 2008, the remnants of Hurricane Ike caused over **\$1.25 billion** in insured losses across Southwest Ohio. Today, those Ike-era roofs are 17–18 years old. Carriers are now incredibly strict:

- **3-Tab Shingles:** Most preferred carriers will decline or surcharge these if they are over 15 years old.
- **Architectural Shingles:** These are the modern standard—rated for 110–130 mph winds, compared to the 60-70 mph failure point of 3-tab shingles.

The "Shadow" Deductible & Hidden Risks

Many national carriers are forcing **1% or 2% Wind/Hail deductibles**. On a \$300,000 property, a 2% deductible means you pay **\$6,000** out of pocket. We search for carriers that still offer **Flat Dollar Deductibles** to keep your costs predictable.

Understanding Your Coverage: DP-1 vs. DP-2 vs. DP-3

1. **DP-1 (Basic Form):** Restrictive "Named Perils" only. Uses **Actual Cash Value (ACV)**, which subtracts depreciation from your claim check. Avoid the "DP-1 Trap."
2. **DP-2 (Broad Form):** Adds coverage for burglary, ice/snow weight, and pipe bursts.
3. **DP-3 (Special Form):** The **Gold Standard**. It covers everything unless specifically excluded. It uses **Replacement Cost**, paying to rebuild at today's 2026 labor and material rates.

Critical Exclusions: The Gaps You Must Fill

The Exclusion	The Risk in SW Ohio	The Solution
Flood	Near Ohio/Miami Rivers.	Separate NFIP or Private policy.
Sewer Backup	Aging Cincinnati sewer lines.	Add "Water Back-Up" Endorsement.
Earth Movement	Anna Seismic Zone risk.	Earthquake Endorsement.
Ordinance/Law	Expensive 2026 code upgrades.	Ensure 10% Ordinance coverage.

Smart Ways to Lower Your Premium

- **The Strategic Deductible Shift:** Moving to a \$2,500 deductible can save 10%–15%.
- **Stacked Discounts:** We look for **Professional Manager Credits, Multi-Policy Bundles, and New Roof Credits**.
- **Pro Tip:** Replace smoke detector batteries every **April 1st** and keep a log. This proactive care helps us negotiate "exceptions" with underwriters and demonstrates your high level standard of care.

Get Your Personalized Comparison. Get the Quote SW Ohio Landlords Trust®

Contact Terry A. McCarthy's Team Today. Terry, Chris and Justin

[INSURANCE ASSOCIATES AGENCY INC.](#)

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