

The Allen Thomas Group Releases Analysis on the Cost of High Value Home Insurance

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The Allen Thomas Group, an independent insurance agency based in Akron, Ohio, has published a detailed analysis examining the factors that determine premiums for high-value home insurance and the coverage differences that separate these policies from standard homeowners coverage. The analysis arrives as affluent homeowners across the United States face rising construction costs and evolving carrier requirements.

The report from The Allen Thomas Group on cost of high value home insurance explains that annual premiums for high-value residences typically range from \$3,000 to \$10,000 or more, with the final figure shaped by replacement cost, geographic location, construction type, deductible selection, and carrier. The analysis includes premium ranges organized by replacement cost bracket, beginning with dwellings valued between \$750,000 and \$1 million and extending to properties exceeding \$5 million.

A central theme of the analysis involves understanding replacement costs for high-value dwellings, a factor the agency identifies as the foundation of every high-value home policy. The report distinguishes between market value and rebuild cost, noting that the expense of rebuilding a custom home frequently exceeds what the property would sell for. A dwelling limit set to reflect market value, or a figure established years earlier, can leave homeowners covering a substantial gap after a loss.

"Many homeowners assume the price they paid or the amount their home would sell for reflects what it would cost to rebuild, and that assumption creates real exposure," said Joe Race, spokesperson for The Allen Thomas Group. "Replacement cost accounts for custom finishes, specialty materials, and the quality of the original construction at today's prices, not depreciated or market value."

The analysis also addresses evaluating high value home insurance carriers, reviewing how leading insurers approach coverage models, pricing, and claims service. The report examines guaranteed replacement cost

provisions, cash settlement options, concierge claims service, and the absence of standard sub-limits on personal property. It notes significant variation among carriers, describing how some offer blanket personal property coverage without per-item limits while others include base jewelry coverage without a separate scheduled endorsement.

The report outlines practical approaches to managing premium costs, including selecting a higher deductible, bundling home and umbrella policies with a single carrier, and working with an independent agent able to compare quotes across multiple high-value carriers at the same time. The analysis compares a standard homeowners policy with a high-value policy, explaining that the price difference reflects meaningful differences in coverage rather than added expense alone.

"The value of an independent model is the ability to match each homeowner with the carrier best suited to their property, location, and risk profile," Race said. "Evaluating carriers side by side gives homeowners a clearer view of both cost and coverage."

The Allen Thomas Group is an independent insurance agency headquartered in Akron, Ohio, serving personal and commercial clients across 27 states. The agency specializes in matching high-net-worth individuals with appropriate insurance carriers through its independent model and offers personal and commercial insurance solutions along with educational resources on insurance topics.

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For more information about The Allen Thomas Group, contact the company here:
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The Allen Thomas Group. In addition to their business insurance offerings, ATG also provides personal insurance options such as home insurance, life insurance, and personal auto insurance. They understand that each client has unique needs and concerns, and they strive to provide personalized solutions to meet those needs. At ATG, they believe that insurance is not just about protecting assets, but also about protecting people. Their team of experienced professionals is dedicated to helping clients make informed decisions about their insurance coverage. They take the time to listen to their clients' concerns and provide them with the knowledge and guidance they need to make the best decisions for themselves and their families. With a focus on customer service, ATG goes above and beyond to ensure that their clients are satisfied with their insurance policies. They are always available to answer questions, provide assistance, and help clients make changes to their policies as needed. If you are looking for a reliable insurance agency that provides customized insurance options for your personal or business needs, look no further than The Allen Thomas Group. Contact them today to get a free quote and learn more about their policy options for auto insurance, business insurance, and more. Protect your most valuable assets with the help of the experts at ATG.",

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The Allen Thomas Group

The Allen Thomas Group offers a wide range of insurance options, including both customized personal and business insurance.

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