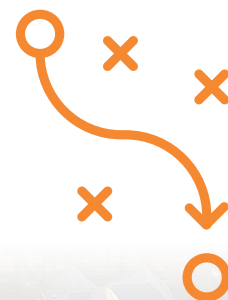


The New Home Insurance Playbook for Builders

Learn how one national builder goes on the offense and defense for buyers.



It was difficult to escape the buzz surrounding resilient construction at the 2025 International Builders Show.

The reasons why are manifest, considering the climate-related disasters of 2024. All told, the nation endured 27 separate weather catastrophes topping \$1 billion in damages, [according to climate.gov](#). The California wildfires in early 2025 suggest the buzz will only intensify in coming months.

It's not surprising, then, why home insurance commands an ever-growing share of a monthly house payment. In a single month in 2024, 60,000 prospective homebuyers [canceled their purchase agreements](#), a record. "Insurance might

not have been the only reason for the high number of cancellations," suggests [Insurance NewsNet](#), "but experts believe it was a major factor."

To minimize missed closings, some builders have informally adopted offensive and defensive home insurance strategies. The new playbook approaches home insurance from two sides:

- **Offense:** Direct, seamless offer of an embedded home insurance policy at contract signing, boosting home buyer (and seller) closing confidence.
- **Defense:** Close working relationship with a trusted home insurance agency to better anticipate the market's weather threats, helping reduce insurance claims.

This Industry Perspective examines this emerging builder playbook. You'll learn what one prominent home builder is doing to meet the challenges head-on, presenting buyers a better, more confident way forward.



Powerful Sales-Winning Strategy

One industry expert who understands the new pressures builders and buyers are under is Brian Hall. As president of financial services at Meritage Homes, Hall has a special stake in putting buyers' minds at ease.

For example, Hall was instrumental in launching Meritage's ([#5 on the 2025 BUILDER 100 list](#) with over 15,600 closings in 2024) [in-house insurance agency](#) in collaboration with [Westwood Insurance Agency](#). Westwood, founded by a home builder, helps provide home insurance for more than 100,000 new home closings each year and represents [more than 40 high-rated insurance company partners](#).

"Insuring newly built homes is in Westwood's DNA," explains Hall. "Home insurance isn't our primary business. Westwood brings a lot of know-how and understanding to the table. They're an invaluable partner."

For Hall and the Meritage team, it always comes back to the customer. "Home buyers need a mortgage. You can't qualify for a mortgage without home insurance. We work hard to simplify the home buying experience by offering mortgage, title insurance and home insurance services to our customers at the time of their home purchase," the 30-year industry veteran observes.



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Underline home insurance. Hall knows it's an increasing point of concern for buyers. To help offset those worries, Meritage has put robust offensive and defensive strategies in place:

Offense: Embedded Home Insurance

"Working with Westwood, our insurance agency pre-underwrites our homes so the buyer has an insurance quote before they purchase," Hall reports. "Home insurance is in the news a lot these days. Insurance pre-qualification helps remove the uncertainty around obtaining insurance."

The embedded model offers coverage selected from one of the dozens of high-quality carriers represented by Westwood Insurance Agency. Home buyers are free to shop the quote or immediately accept it at contract signing. Embedded home insurance helps both the buyer and the mortgage provider overcome the concerns home insurance may represent today. Embedded insurance simplifies the transaction process as it helps remove closing doubt and worry.

"The economics of the embedded option have exceeded our expectations," Hall adds.

Defense: Trusted Home Insurance Expert

Embedded home insurance helps solve availability and access concerns. But what

other steps can builders take to mitigate ownership risk?

A relationship with an insurance agency like Westwood can help here, too. "We assisted a very large builder with a land review in their Sacramento division recently," recounts Westwood Insurance Agency vice president for client development and partnerships, Tom Kriby. "They came to us looking for guidance on land evaluation and likely home insurance costs."

"We worked with our insurance company partners to review scores from five disaster risk models. They made a land purchase based on our review," Kriby says.

Mitigating risk with an insurance agency partner can be a powerful value-add. "In the last couple years, the conversation around weather risk is common. 'Do we buy lots here? Or buy there?' is being asked more frequently. Home insurance is a determining factor in many markets," reports Hall. "Discussions around insurance availability and cost are significantly more prevalent today than they were even just a few years ago."

Meritage is well down that risk-aversion path. "Meritage carefully assesses the cost of insurance when underwriting land, which is particularly important for our primarily entry-level customers. It has become a critical discussion our teams are having before every deal," Hall asserts.





Offense and Defense in Action

To help push the insurability conversation further along, the builder is advancing a pair of demonstration projects. “We’re building demo homes in California (fire) and Florida (wind) to show the real-world value of resilient design and construction. We want to help the insurance and industry officials see what’s possible through resiliency,” Hall says.

In the struggle to maintain home insurance affordability and access, it’s good to know what home builders like Meritage are doing to create a simpler, more confident ownership experience by working with an expert like Westwood Insurance Agency.

Stable and sustainable. There’s never been a better time to safeguard closings with home insurance you can count on.



To learn how to minimize home closing disruption, visit

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