

Adjusto Releases Groundbreaking Whitepaper Examining How 2025 Tariffs Are Quietly Reshaping Insurance Claims

Tariffs are reshaping insurance. Adjusto's new whitepaper reveals how rising trade costs are impacting claims valuations, timelines, and policyholder outcomes.

BOULDER, CO, UNITED STATES, October 6, 2025 /EINPresswire.com/ -- As global trade tensions

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Michael Balarezo, CEO and founder of Adjusto

intensify, [Adjusto](#), the AI-driven claims innovation company, today released a new [whitepaper](#) uncovering how tariffs are quietly rewriting the economics of property and contents claims.

Titled “The Cost of Everything: What Tariffs Mean for Claims and Insurers,” the report connects today's trade policy decisions to tomorrow's claims outcomes—revealing how pricing shocks in global supply chains are flowing directly into claims valuations, cycle times, and customer satisfaction.

“We can't control tariffs, but we can control how ready we are when they land,” said Michael Balarezo, CEO of

Adjusto. “Tariffs aren't just about trade policy anymore—they're reshaping claims. The question is whether our industry is ready for that reality.”

According to the research:

- Effective tariff rates jumped from 2.2% in January to more than 9% by June 2025 (Penn Wharton).
- U.S. households are now paying \$2,000–\$4,000 more per year for everyday goods (Harvard Kennedy School).
- For insurers, that translates to higher contents valuations, longer cycle times, and increased policyholder disputes.

The paper draws from insights by leading economists and insurance experts.

Balarezo, a former adjuster, software engineer, and wildfire survivor, founded Adjusto to transform the claims process through AI, automation, and empathy.

"I've lived claims from every angle—adjuster, policyholder, now founder," Balarezo added. "The things that feel far away from our industry often hit closest to home. Tariffs might sound like trade policy, but in 2025, they're showing up inside claims files."

The 2025 tariff regime, which includes a universal 10% duty on imported goods and reciprocal increases from multiple trading partners, is already influencing the cost of replacement goods and repair materials. Adjusto's analysis suggests that claims organizations should begin integrating tariff impact tracking into pricing models, reserve planning, and customer communications.

The whitepaper aims to help claims leaders, insurers, and policyholders alike understand how global economics now shape local recoveries—and what readiness looks like in a changing risk landscape.

Read the full whitepaper: <https://www.adjusto.ai/content/2025-tariffs-impact>

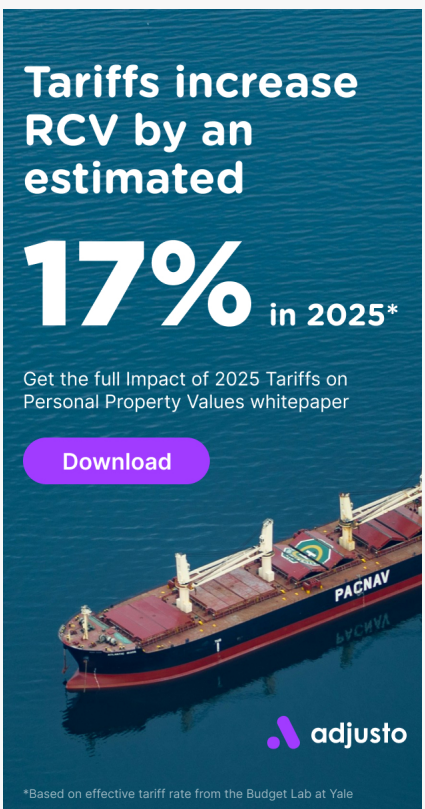
About Adjusto

Adjusto is transforming personal property claims from a transaction into a human-centered experience. Combining artificial intelligence with real-world expertise, Adjusto equips insurers and adjusters with the tools to process claims faster, fairer, and with greater accuracy. Founded by former adjuster, software engineer, and wildfire survivor, Michael Balarezo, Adjusto's mission is to restore trust and transparency in insurance when people need it most.

Adjusto is a finalist for both the State Farm Startup Pitch Competition and the Guidewire InsurPitch Las Vegas competition at InsureTech Connect Vegas next week. Earlier this year, CEO Michael Balarezo was named the winner of the InsureTech Hartford Making Waves Award, recognizing leaders driving meaningful change in insurance innovation.

Balarezo, alongside co-founders Reid Greer (Chief Technology Officer) and James Terry (Chief Product Officer), will also be featured in next week's release of "[Momentum](#): Super Ys and Zs," a new book by Bobbie Shrivastav and Dr. Renu Ann Joseph highlighting the next generation of leaders transforming the global insurance and technology landscape.

Learn more at www.adjusto.ai



Tariffs increase RCV by an estimated 17% in 2025*

Get the full Impact of 2025 Tariffs on Personal Property Values whitepaper

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*Based on effective tariff rate from the Budget Lab at Yale

Brett McKenzie
CoVerse Communications
brett@coversecomms.com
Visit us on social media:
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