

# How to Hire the Right Roofing Contractor After an Insurance Claim

What Every Homeowner Should Know Before  
Signing Anything

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## Introduction

So you've filed your claim, the adjuster has been out, and you've got an estimate in hand. That's great news. But now comes a decision that most homeowners underestimate.

Picking the wrong roofing contractor after an insurance claim doesn't just mean a bad roof. It can mean unpaid supplements, code violations, a project that stalls halfway through, or worse — a contractor who takes your money and disappears.

This guide gives you the exact questions to ask, the red flags to watch for, and the standards a contractor should meet before you ever sign an agreement. Use it as a checklist. Take it to every contractor meeting. The right one won't mind the questions. In fact, they'll welcome them.

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## What Makes an Insurance Claim Job Different

Not every roofing job is the same. A standard retail roof replacement is straightforward — you get bids, you pick one, they build it. Done.

An insurance claim job is a different animal. The contractor needs to:

- Understand how insurance estimates are written (and what's missing from them)
- Know how to draft and negotiate a supplement on your behalf
- Be present at the adjuster appointment to advocate for you
- Handle communication with your insurance carrier throughout the project
- Submit a Certificate of Completion to trigger your final depreciation payment
- Navigate mortgage company endorsements if your lender is on the check

If your contractor has never done this before — or worse, doesn't know what a supplement is — you will leave money on the table. Possibly a lot of it.

# The 10 Questions to Ask Every Contractor Before You Sign

## 1. Have you worked insurance claim jobs before?

This should be a yes — and they should be able to explain the process back to you clearly. If they hesitate or give a vague answer, that tells you everything.

## 2. Will you be present at my adjuster appointment?

The answer should be an automatic yes. Any contractor who says "that's not really necessary" is either inexperienced or not interested in doing the full job. Your contractor being on that roof with the adjuster is one of the most important moments in your entire claim.

## 3. Do you handle the supplement process?

This is where a lot of homeowners get burned. Industry data consistently shows that initial insurance estimates underfund roofing claims by 20 to 40 percent — with the average landing right around 30%. On a \$20,000 claim, that's as much as \$6,000 missing from your payout before the first nail is driven. Some contractors will complete the job for whatever insurance initially offered and tell you to figure out the difference. Ask directly: "If the insurance estimate is missing items required to complete the job, do you draft a supplement and negotiate with insurance on my behalf?" The right answer is yes, and they should be able to explain how they do it.

## 4. When do you collect payment?

A reputable contractor does not require large upfront payments before materials are ordered or delivered. Be cautious of anyone asking for significant money before you've seen a single shingle on your property. A reasonable contractor collects a deposit at the time of the build — with materials on site and crew ready to work.

## 5. Are you insured?

Ask for a Certificate of Insurance (COI) showing general liability coverage. This protects you if something goes wrong on your property during the project. Don't skip this one.

## 6. Will you pull the required building permit?

Any legitimate roofing project requires a building permit. The most common reason contractors skip it isn't to save you time — it's to save themselves money. Pulling a permit is a tedious process in many municipalities, and some contractors simply don't want to deal with it. They may pitch it as doing you a favor. It isn't. Here's what skipping a permit can actually cost you:

- No permit means no inspections — no building department official doing a mid-roof or final inspection to confirm the work was installed correctly and to code. If something is wrong, nobody official is there to catch it. That's entirely on you after the fact.
- Your insurance carrier can refuse to release your final depreciation payment with no permit on record — because there is no official proof the job was completed.
- Your premiums can increase, and your carrier may flag your property.
- If something goes wrong and you need to file a warranty claim — on either materials or workmanship — a missing permit can void that claim entirely.
- Here's the one that really stings: if your roof is approaching the 10-year mark and you replace it without a permit, your insurance company has no record of the new roof. On paper, your roof is still aging. Five or ten years down the road, when you need to file another claim, they may place you on an RPS (Roof Payment Schedule) — meaning they treat your roof as old and depreciated, and only pay a fraction of replacement cost even if you have an RCV policy.

A permit protects your investment, your claim, your warranty, and your future coverage. A contractor who skips it is not saving you anything.

### **7. Do you handle the final Certificate of Completion?**

This is the document that gets submitted to your insurance carrier after the project is finished to trigger your second check (depreciation release). Ask if they handle this or if it falls on you. A contractor who knows insurance jobs handles it.

### **8. Do you handle mortgage company endorsements?**

If your mortgage lender is listed as a payee on your insurance check, the process of getting that check endorsed can slow everything down. Ask your contractor if they've navigated this before and if they'll help you through it. Many won't. The ones who will are worth their weight in gold.

### **9. What does your warranty cover?**

There are two warranties to ask about: the manufacturer's material warranty (on the shingles themselves) and the contractor's workmanship warranty (on the installation). Get both in writing. Understand exactly what's covered and for how long, and who to contact if something goes wrong.

Here's something worth knowing: not every contractor offers the same level of warranty. Standard manufacturer warranties are available to any contractor who installs their product. But top-tier warranties — like CertainTeed's Platinum coverage — are only available through contractors who have earned the highest certification levels. Those programs offer significantly

stronger coverage and longer terms. If your contractor can't offer you that level, it's because they haven't qualified for it.

Beyond the manufacturer warranty, look for contractors who carry an independent third-party workmanship guarantee. Organizations like The Good Contractors List ([thegoodcontractorslist.com](http://thegoodcontractorslist.com)) back their members with up to \$25,000 in coverage against bad workmanship or a contractor failing to fulfill their obligations. That's not a marketing badge — it's an actual insurance policy that protects you even if something goes sideways after the job is done. Good Contractor vetting doesn't let everyone in — The Good Contractors List screens applicants, and anyone with a problematic track record doesn't make the cut.

### **10. What credentials or certifications does your contractor hold?**

This separates serious operators from fly-by-night crews. Certifications from major shingle manufacturers — CertainTeed, IKO, Malarkey, GAF, Owens Corning, Tamko — aren't handed out to everyone. They require training, installation standards, and a track record. A contractor who holds top-tier certs from multiple manufacturers has earned them.

Beyond manufacturer certs, memberships in organizations like the TRI Alliance (Tile Roofing Industry Alliance) or The Good Contractors List signal that a contractor is invested in professional standards — not just the next job. A BBB accreditation is fine, but it doesn't guarantee anything financially. Good Contractors List membership actually backs you with that \$25,000 policy mentioned above. There's a meaningful difference.

Ask to see credentials. A contractor who has them will show them without hesitation.

### **11. Can you walk me through the process from start to finish?**

Ask this open-ended. A contractor who does insurance work regularly should be able to walk you through every step without hesitation — from inspection to final check. If they stumble, give vague answers, or skip over the supplement and final payment process entirely, that's a problem.

## Red Flags: Walk Away If You See These

### **They offer to waive your deductible.**

This is the biggest one — and it goes further than most homeowners realize. Waiving, paying, rebating, or otherwise offsetting an insurance deductible is insurance fraud. At least 28 states have specific laws on the books making it illegal, and in most of those states it is a felony — for both the contractor and the homeowner. Under certain circumstances it can also trigger federal charges.

It may sound like a great deal. It isn't. Here's what it can actually cost you:

- Your insurance carrier can drop you immediately upon discovery.
- They can refuse to pay your depreciation holdback — meaning that second check never arrives.
- They can deny coverage on any future claims.
- Getting insured through another carrier becomes significantly harder once you've been flagged for fraud.
- The contractor faces criminal charges. So can you.

If a contractor leads with "we'll cover your deductible," that is your cue to end the conversation and walk away. I like my clients — but not enough to share a jail cell with them.

### **They pressure you to sign before your claim is approved.**

A contractor worth working with doesn't need to pressure you into anything. The goal isn't to trick you into a contract — it's to earn your business because you genuinely want to work together. A good fit makes everything easier: the project runs smoother, communication is better, and you're both on the same team.

High-pressure tactics right after a storm are a red flag regardless of how the pitch is framed. A contractor who respects your process will inspect your roof, give you an honest assessment, walk you through the next steps, and let you make the decision that's right for you. If they need a signature on the spot to feel secure, ask yourself why.

### **They ask for a large payment upfront before any materials are delivered.**

Materials should be ordered, delivered, and on your property before significant money changes hands. A contractor asking for a large check before you've seen anything is a contractor you shouldn't trust with the rest of the project.

They can't explain what a supplement is.

If a contractor looks at you blankly when you ask about the supplement process, they are not equipped to handle an insurance claim job. You will get whatever insurance felt like paying the first time — which is almost never the full amount.

They aren't willing to meet with your adjuster.

Skipping the adjuster appointment is how damage gets underdocumented and claims get underpaid. Any contractor worth hiring will make time to be on that roof with the adjuster.

They have no local presence or verifiable history.

After a major storm, out-of-town contractors flood affected areas. Some do good work. Many don't. Before you sign anything, check that the contractor has a verifiable business address, reviews from real local homeowners, and a track record you can confirm. A great contractor will have references and reviews you can actually look up.

They skip the building permit.

There is no legitimate reason to skip a permit. A contractor who suggests this is either cutting corners, avoiding inspections, or both. Either way, it's your home and your liability.

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## What a Great Contractor Actually Does For You

Here's what working with the right contractor looks like from start to finish:

- They inspect your roof before you file and tell you honestly whether it's worth claiming.
- They handle emergency repairs or tarping if needed — and bill that to your insurance.
- They show up to the adjuster appointment and advocate for every line item.
- They review the adjuster's estimate and immediately get to work on a supplement for anything that was missed.
- They keep you informed at every stage — not just when they need something from you.
- They order your materials and have them delivered before collecting a check.
- They pull the permit, coordinate the inspections, and handle the paperwork.
- They submit the Certificate of Completion to trigger your final payment.
- They help you navigate the mortgage company process if your lender is on the check.
- They're still reachable after the job is done if something comes up.

That's what excellent service looks like. It's not the standard. But it should be.

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## A Note on Storm Chasers

Not all storm chasers are bad. Some contractors follow storm activity because that's where the work is — and there's nothing wrong with that. What matters is how they operate.

The ones to avoid are the ones who knock on your door the day after a storm, pressure you to sign on the spot, can't explain the claims process, have no local reviews or references, and disappear after the check clears.

The ones worth working with show up after a storm, take their time, explain the process clearly, answer every question without hesitation, and treat your home like it matters to them — because it does.

Ask the questions. Check the reviews. Trust your gut.

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## Your Checklist Before You Sign

Use this before agreeing to work with any contractor:

- They have verified insurance (COI in hand)
- They have real, verifiable local reviews
- They explained the supplement process clearly
- They confirmed they will attend the adjuster appointment
- They do NOT require large upfront payment before materials are delivered
- They will pull the required building permit
- They handle the Certificate of Completion submission
- They did NOT offer to waive your deductible
- They offer a top-tier manufacturer warranty (not just the standard)
- They hold verified certifications from major shingle manufacturers
- They walked you through the full process start to finish without hesitation
- You have their warranty terms in writing

If every box is checked, you've found someone worth working with.

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## One More Question Worth Asking: When Do You Expect Final Payment?

It matters more than most homeowners realize. Insurance carriers can drag their feet releasing that final depreciation check. Some take a few weeks. Some take longer. A contractor who doesn't understand how insurance works will pressure you for final payment the week the project wraps — whether your check has arrived or not.

A contractor who regularly works insurance jobs knows exactly how this goes. They'll stay in communication with your carrier, track when that final check is expected, and schedule your final payment around when you should reasonably have it in hand — not around when they drove the last nail.

Ask this question upfront. A contractor who does this right won't hesitate to give you a straight, confident answer.

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## Ready to Talk?

If you have questions about your claim, your estimate, or just want a straight answer from someone who's done this hundreds of times — reach out.

No pressure. No obligation. Just honest information.

**Email:** [yourrooferjames@gmail.com](mailto:yourrooferjames@gmail.com)

**Call or Text:** 720-679-5880

**Book a Free Inspection:** [book.insurancecheck.info](http://book.insurancecheck.info)

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