



SKYVIEW
RESTORATION GROUP

COMMERCIAL HAIL CLAIM

HOW ONE OWNER WENT FROM \$1.9M TO \$4M+

A real hail claim, taken from a partial approval to a fully documented scope.

MULTI-TENANT INDUSTRIAL & OFFICE · SOUTHERN ILLINOIS · STORM
MARCH 2025

\$1.94M → \$4.03M+

OWNER ALONE

APPROVED NOW

\$2.1M+ in additional approved recovery. No out-of-pocket cost to the owner.

01

THE CLAIM

02

FLAT ROOFS

03

THE WORK

04

TIMELINE

05

YOUR CLAIM

01 - THE CLAIM**WHY WE PUT THIS TOGETHER**

Most property owners have never watched an insurance claim get worked all the way through. If you have never done it before, you have no way to know what is normal, what is being missed, or what an approved scope should actually look like.

This document is a real claim. A commercial property owner in Southern Illinois filed after a March 2025 hail storm. The carrier approved a partial scope and cut a partial check. Roughly a year later the owner hired SkyView Restoration Group.

Since then, the approved recovery has more than doubled. Payments continue. What follows is the record. Every count on these pages comes from the project file. No projections. No theoretical numbers.

THE SHORT VERSION

MILESTONE	DETAIL
STORM	March 2025 hail event
OWNER FILED ON THEIR OWN	Eight months later
INITIAL CARRIER APPROVAL	\$2.29M Replacement Cost Value; \$1.94M paid in first check (February 2026)
ORIGINALLY DENIED	Three of six membrane roof sections excluded from the carrier's original scope
OWNER BROUGHT IN OUR TEAM	About fourteen months after the storm
DENIAL OVERTURNED	All three denied sections added to the approved scope through documented evidence
CURRENT APPROVED RECOVERY	\$4.03M+ RCV , more than double the initial recovery
PAID TO DATE	\$3.50M across three checks (February, August and September 2026)
STILL TO BE PAID	\$511K in recoverable depreciation on completion, plus items in reconciliation
NEXT MILESTONE	Settlement meeting with the carrier, October 5, 2026
EXPECTED LIFECYCLE	About 27 months from storm to final payment check
TIME ELAPSED	Eighteen months from storm; claim still active

OUR ROLE ON THIS FILE

SkyView Restoration Group is the roofing contractor on the file. We prove the physical damage so we can build the roof right. We are not public adjusters. If you need help interpreting your policy language, that is a public adjuster's role. If you need someone to prove the damage, build the technical case, and reconcile the scope with the carrier, that is what we do, at no cost to the owner.

AT A GLANCE**► SIX NUMBERS THAT TELL THE STORY**

Where this claim stood at the time this case study was prepared.

\$4.03M+**CURRENT APPROVED**

More than doubled from the initial approval

18 MO**TIME ELAPSED**

Claim still active and growing

3 of 6**DENIAL OVERTURNED**

Flat roof sections added to scope

\$3.50M**PAID TO DATE**

Across three carrier checks

171+**SPECIALIZED HOURS**

Of documentation and technical work

17**ROLES COORDINATED**

Across 9 organizations

WHERE THESE FIGURES COME FROM

Every figure on this page is drawn from the actual project file, not estimates or projections. The detail behind each one is covered on the pages that follow.

WHAT THE OWNER HAD TO DO

SIGN ► **SHOW UP ONCE** ► **ANSWER QUESTIONS** ► **CASH THE CHECKS**

02 · FLAT ROOFS**WHY FLAT ROOF DAMAGE SHOULD NEVER BE OVERLOOKED****THE CARRIER SAID "NO DAMAGE"**

The carrier on this claim told the owner the flat roof sections had no damage. That was wrong. On any commercial property, "no damage" on a flat roof after a hail event should never be accepted at face value.

WHAT HAPPENED ON THIS CLAIM

Three of six low-slope membrane sections were excluded from the carrier's original scope, which in effect denied them. The carrier's position was that there was no damage to those sections.

Reversing that denial took an independent engineer, an independent meteorologist, documented test cuts in the field, and a joint reinspection with the carrier's own consultant on site. Without that complete evidence package, the three sections would have stayed denied.

If the owner had accepted the carrier's position, they would have replaced only the metal roof. The three denied membrane sections, worth more than \$1 million in approved recovery, would have been left to fail at the owner's cost within a few years.

WHY FLAT ROOF HAIL DAMAGE IS DIFFERENT

Hail damage on commercial flat roofs behaves differently than damage on sloped roofs. The signs are not always visible from standing on the surface. The damage happens below the top layer of the membrane. By the time it shows itself through leaks and interior damage, the membrane has already failed as a system, and the storm claim that would have paid to fix it is long since closed.

WHY MOST ROOFERS OVERLOOK THIS

Flat roof hail damage is not just hard for property owners to spot. Roofing contractors routinely miss it too. The damage does not look like what you would expect. There is no obvious impact crater. No dented panel. No cracked shingle. From standing height, the membrane may look nearly identical to an undamaged one.

Hail damage on a flat roof behaves like a bruise. On the surface, the membrane looks fine. Beneath the surface, the impact has fractured the reinforcement, compressed the insulation below, and left a soft spot that only shows itself under moisture or thermal stress.

Left alone, it behaves like a cancer. It does not stay still. It expands. The impact zones become weak points. Thermal cycling, the daily expansion and contraction of the membrane in sun and shade, enlarges every fracture. Water gets in slowly, then faster. By the time the owner sees the first interior leak, the whole roof system is compromised and the storm claim that could have paid to replace it is closed.

Finding this damage before it reaches that stage takes experience and tools most roofing contractors do not have. It takes knowing what a hail-impacted flat roof looks and feels like up close. It takes infrared imaging to find trapped moisture the eye cannot see. It takes core cuts in the right locations, with the carrier's consultant present, to document the layered damage without dispute. And it takes an independent engineer and meteorologist to frame the findings in a format the carrier cannot dismiss.

A contractor without that experience and tooling cannot build the case to overturn a flat roof denial. Most will not try. They accept the carrier's position and build only what was approved, and the owner pays for that gap years later when the roof fails early.

■ WHAT YOU CAN'T SEE WILL HURT YOU

The long-term risks of overlooked flat roof hail damage:

- **Granule loss** on the membrane surface speeds up UV degradation. The membrane fails years ahead of its expected service life.
- **Impact bruising** cracks the membrane from underneath, out of sight until water gets into the insulation below.
- **Insulation saturation** is cumulative. Small amounts of trapped water destroy the R-value and corrode the deck over time.
- **Deck deterioration** from trapped moisture leads to structural concerns and interior tenant damage.
- **Interior leaks** usually show up months or years after the storm. By then the storm claim is closed and the loss is no longer recoverable.
- **Warranty loss.** Storm damage left unrepaired voids most manufacturer roof warranty coverage going forward.

■ WHAT IT TAKES TO PROVE FLAT ROOF DAMAGE

A carrier's inspector standing on a flat roof will not always see what has happened below the surface. Proving the damage takes more than a visual walk. On this claim, it took:

- **An independent engineer** to perform test cuts and document the layered damage in the underlying insulation.
- **An independent meteorologist** to document the hail event (size, direction and expected impact zones) in a report the carrier could not dismiss.
- **A joint on-site inspection** with the carrier's own consultant present during the test cuts, so there was no dispute about what was found.
- **A signed reinspection memorandum** capturing every observation and every agreement in writing.

That is the kind of evidence package that reverses a denial. A general contractor without those relationships and that method cannot put it together.

DON'T ACCEPT "NO DAMAGE" ON A FLAT ROOF

Do not overlook flat roof damage after a hail event. It will cost you later. If your carrier has told you a flat roof section has "no damage," get an independent inspection before you accept that finding. On this claim, overturning the flat roof denial added more than a million dollars to the approved recovery and prevented years of leak repairs the owner would have paid for out of pocket.

03 · THE WORK
BEFORE AND AFTER

What changed between the day the owner had a partial check in hand and where the claim stands today.

	WHAT THE OWNER GOT ALONE	WHAT IT'S APPROVED FOR NOW
APPROVED AMOUNT	\$2,291,295.82 RCV	\$4,029,018.40 RCV
PAYMENT	\$1,940,973.21 ACV	\$3,504,131.63 paid across three checks
DENIED SECTIONS	3 of 6 membrane sections excluded	All denied sections added to approved scope
METAL ROOF	127,536 SF, priced as generic ribbed panel	142,096 SF, corrected to premium standing seam
MEMBRANE ROOF	Three of six sections approved	All six sections plus office area approved
MANUFACTURER WARRANTY	Not documented	IKO 20-year assembly letters issued
ENGINEERING & WEATHER	None	Independent engineer and independent meteorologist reports on file
FIELD VERIFICATION	Carrier inspection only	Joint on-site inspection with signed memorandum

MORE THAN DOUBLE

The current approved recovery is more than double what the owner got on their own: \$2.1 million in additional approved amount. \$3.5M of the \$4.03M has already been paid, with the balance payable when the roof is built and the file closes.

THE NUMBERS

What it actually takes to get a commercial claim scope right. These are the counted actions in the project file.

WHAT IT TOOK	COUNT
Time from storm to current position	18 months and counting
Documented emails and written correspondence	75+
Documented calls and coordination meetings	23+
Site visits (carrier, contractor, engineers)	4 documented
Joint on-site inspections with signed memorandum	1
Formal estimate revisions produced by the carrier's team	3 (original + two revisions)
Manufacturer assembly warranty letters obtained	2 (metal and membrane)
Independent reports commissioned	2 (engineer, meteorologist)
Organizations coordinated with	9 across all sides
Distinct roles coordinated across all parties	17+
WHAT THE OWNER HAD TO DO PERSONALLY	SIGN, SHOW UP ONCE, ANSWER QUESTIONS, CASH THE CHECKS

The last row is the point of this case study. On a claim this size, someone has to do all of the other work. If the owner does not do it, and the carrier is not going to do it for them, the claim sits where the carrier left it.

THE COORDINATION LOAD: SIX MONTHS OF ACTIVE WORK

The counts on the previous page are totals. Here is what that activity looked like month by month once our team was engaged.

MONTH	EMAILS	CALLS	VISITS	WHAT DROVE THE ACTIVITY
MONTH 13	10+	3	1	Our team engaged; independent inspection; documentation begins
MONTH 14	15+	5	2	Joint reinspection with signed memorandum; test cuts performed
MONTH 15	8+	3	0	Independent engineer report; scope reconciliation with carrier begins
MONTH 16	10+	3	0	Manufacturer coordination; assembly warranty letters obtained
MONTH 17	15+	4	1	First formal estimate revision; second supplemental payment
MONTH 18	17+	5	0	Second formal revision; owner-side specifications finalized
TOTAL	75+	23+	4	SIX MONTHS OF CONTINUOUS WORK

SUSTAINED, NOT A BURST

Every month for six months took continuous engagement: emails answered, calls scheduled, estimates reviewed, positions written, follow-ups sent. A claim this size does not survive a two-week gap in attention.

EVERYONE WHO HAD TO BE COORDINATED WITH

A commercial claim this size is not a two-party conversation between the owner and the carrier. It is a coordination job across three sides and seventeen distinct roles.

PROPERTY OWNER SIDE	CARRIER SIDE	CONTRACTOR & VENDORS
■ The insured entity ■ Property principal / decision maker ■ On-site representative / witness ■ Owner-side specification writer ■ Insurance broker	■ Senior claims specialist (adjuster) ■ Carrier's estimating consultant ■ Carrier's engineering firm	■ Contractor president / project lead ■ Director of estimating ■ Executive support coordinator ■ Independent engineer ■ Independent meteorologist ■ Metal roofing manufacturer rep ■ Membrane manufacturer rep ■ Warranty issuer representative ■ Local temporary mitigation contractor(s)
5 ROLES	3 ROLES	9 ROLES

SOMEONE HAS TO BE THE HUB

Seventeen distinct roles across nine organizations. Each one has its own priorities, its own timeline and its own information needs. On this claim, the hub was the roofing contractor.

MEETING INVENTORY

The meetings and calls on this file, by type:

- **Field meetings.** Original carrier inspection, independent contractor inspection, independent engineer inspection, and joint reinspection with signed memorandum. Four total.
- **Client update calls.** Direct calls with the property owner throughout scope reconciliation.
- **Adjuster check-in calls.** Coordination with the carrier's senior claims specialist on scope status and payment authorization.
- **Consultant estimate review calls.** Line-by-line coordination with the carrier's estimating consultant on revisions.
- **Video strategy meetings.** Scheduled Teams meetings with the owner and owner-side representatives on scope, specification and next steps.
- **Manufacturer coordination calls.** Assembly warranty letter coordination with the metal and membrane manufacturers.
- **Internal contractor reviews.** Estimating, operations and executive review meetings on scope and strategy.

WHAT THIS WOULD COST YOU IN TIME

The counts and coordination above, translated into hours. This is what an owner would spend working a claim this size themselves, assuming they knew what to do at every step.

TASK	TIME
Drafting and reviewing 75+ documented emails	18+ hrs
23+ coordination calls with the carrier, consultants and engineers	12+ hrs
4 site visits, two or more team members at 8 hours each per person	64+ hrs
Full bid and scope write-ups, about 4 documents at 6 hours each	24+ hrs
Drafting and reviewing the reinspection memorandum	4+ hrs
Line-by-line review of 3 estimate revisions (about 500 line items)	15+ hrs
Manufacturer coordination: assembly letters and specifications	6+ hrs
Independent engineer and meteorologist coordination: scope, reports, follow-up	8+ hrs

TASK	TIME
Supplement request drafting, submission and follow-up	10+ hrs
Project management, documentation and file organization	10+ hrs
TOTAL	171+ HRS

FOUR FULL WORK WEEKS, AND COUNTING

That is more than four full-time work weeks of specialized labor, spread over eighteen months. And the file is still open. These hours keep growing through construction and closeout.

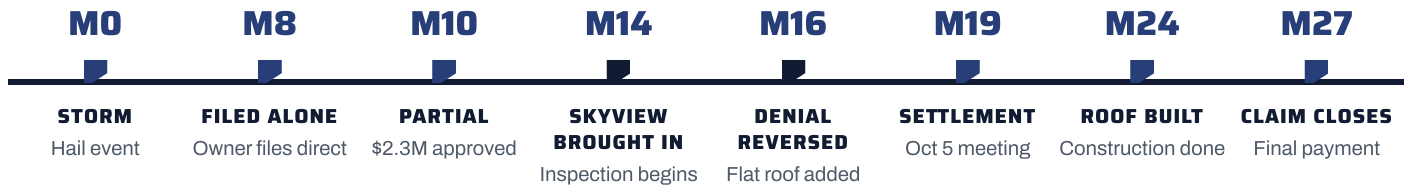
THE EXPERTISE IS WHAT MAKES THE TIME COUNT

The hours are only half the story. The other half is knowing: what to say to the carrier's consultant on site, how hail damages each roof system differently and where to look for the proof, which lines in an Xactimate estimate to challenge and which to let go, and how to document a scope so the carrier cannot push back later. Anyone can spend 171 hours on a claim. Not everyone can spend them in a way that moves the number.

04 · TIMELINE

THE FULL TIMELINE

A 27-month arc at a glance: eight key milestones from storm to final payment check.



The phased breakdown follows. Months are counted from the March 2025 storm.

PHASE 1 THE STORM AND THE PARTIAL APPROVAL (MONTHS 0-11)

WHEN	WHAT HAPPENED	WHY IT MATTERED
MONTH 0	Hail event damages the roof system across the property.	The loss is set by the storm, before anyone is documenting it for the owner.
MONTH 8	Owner files the claim directly with the carrier.	Common on commercial claims. No urgency, and the owner assumes the carrier will be thorough.
MONTH 10	Carrier's estimating consultant produces an original estimate.	Approved: \$2.29 million. Zero overhead and zero profit applied. Several roof sections excluded.
MONTH 11	First payment issued: \$1.94 million.	Owner assumes the claim is largely done. It is not.

PHASE 2 OWNER RECOGNIZES SOMETHING IS MISSING (MONTHS 11-13)

WHEN	WHAT HAPPENED	WHY IT MATTERED
MONTH 11	Owner compares the paid scope to the actual damage on the roof.	The gap between what was approved and what needs replacing is hard for an owner to put into words without a specialist.
MONTH 13	Owner reaches out to SkyView Restoration Group and requests an inspection.	The first independent roofing expert steps onto the roof.

PHASE 3 INSPECTION, EVIDENCE AND COUNTER-ESTIMATE (MONTHS 13-14)

WHEN	WHAT HAPPENED	WHY IT MATTERED
MONTH 13	SkyView Restoration Group inspects the property, documents the loss and photographs conditions across all sections.	Sets an independent record of what is actually on the roof, separate from the carrier's file.
MONTH 13	Independent estimate produced against the actual field conditions.	Gives the line-item basis for what the carrier's original scope missed.
MONTH 14	Independent engineer engaged; on-site inspection performed and report issued.	Technical support for the specification and quantity points the carrier's estimate did not address.
MONTH 14	Independent meteorologist engaged; hail event report commissioned.	Documents hailstone size, impact angle and affected zones, which supports the physical damage findings and makes the flat roof denial harder to defend.

PHASE 4 JOINT REINSPECTION AND MEMORANDUM (MONTH 14)

WHEN	WHAT HAPPENED	WHY IT MATTERED
MONTH 14	Joint reinspection with the carrier's estimating consultant, the owner's on-site representative and the SkyView project lead.	Face-to-face field verification. Test cuts on the membrane sections document layered damage in the insulation.
MONTH 14	Reinspection memorandum issued the day after the site visit.	Puts every agreement, observation and open item into a signed record that every later revision runs against.

PHASE 5 SUPPLEMENTS AND WARRANTY DOCUMENTATION (MONTHS 15-18)

WHEN	WHAT HAPPENED	WHY IT MATTERED
MONTH 15	Manufacturer assembly warranty letters obtained for the metal and membrane roof systems.	Anchors the specification and shows the assembly meets a 20-year manufacturer warranty.
MONTH 16	First formal estimate revision: three membrane sections added to scope.	Approved RCV rises from \$2.29M to \$3.87M. Second payment of \$1.42M issued.
MONTH 17	Second formal estimate revision: metal roof area expanded.	Approved RCV moves from \$3.87M to \$4.03M. Third payment of \$141,667 issued.

WHEN	WHAT HAPPENED	WHY IT MATTERED
MONTH 18	Ongoing reconciliation: panel profile pricing, code upgrade classification, specialty membrane specification and HVAC evaluation.	The approved scope keeps growing. Each supplement request ties to the documented field conditions and the signed memorandum.

PHASE 6 WHERE IT STANDS TODAY (MONTH 18)

WHEN	WHAT HAPPENED	WHY IT MATTERED
TODAY	Approved scope has more than doubled. Three payments issued. Eight items remain in written reconciliation, set for closure at the October 5, 2026 settlement meeting.	The settlement meeting is the turn from reconciliation to construction. The remaining items are the last pieces of scope before the roof can be built.

WHAT STILL LIES AHEAD

Where the file stands today, and what still has to happen between the settlement meeting and the owner's final payment check.

SCOPE AGREEMENT IS THE HALFWAY MARK

On a commercial claim this complex, scope agreement is roughly the halfway point, not the finish line. The next eight months carry their own workload: permits, procurement, construction, closeout, final invoicing and recoverable depreciation release.

PHASE 7 SETTLEMENT AND PRE-CONSTRUCTION (MONTHS 19-21)

WHEN	WHAT HAPPENS	WHY IT MATTERS
MONTH 19 (OCT 5)	Settlement meeting with the carrier: final reconciliation of the eight open items.	Turns remaining supplement items into approved scope and sets the final contract value.
MONTH 19	Contract signed between owner and contractor at the final settled scope.	Formalizes the roofing agreement and triggers manufacturer orders and permit applications.
MONTHS 19-20	Permit application prepared and submitted to the local building department (4–8 weeks typical).	Commercial reroofs need structural attachment details, SF calculations and manufacturer product data. Not a short process.
MONTHS 19-21	Material procurement: manufacturer-specific products ordered.	Standing seam metal and specialty membrane carry 6–12 week lead times; staging must line up with the permit.

WHEN	WHAT HAPPENS	WHY IT MATTERS
MONTH 21	Pre-construction coordination: manufacturer tech reps, carrier walk if required, tenant notice, safety plan, site logistics.	Each manufacturer sends a tech rep for pre-construction review and the in-process inspections required for warranty.

PHASE 8 CONSTRUCTION (MONTHS 21-24)

WHEN	WHAT HAPPENS	WHY IT MATTERS
MONTHS 21-24	Phased roof installation by section, about three months of active construction.	Keeps tenants in place during the build; crane and trade coordination; daily job site logs.
THROUGHOUT BUILD	Supplements for hidden conditions found under the existing roof: deck damage, added lumber, substrate issues.	Each hidden condition needs documentation, carrier notice and a supplement request before that section proceeds.
THROUGHOUT BUILD	Weekly carrier updates with progress photos and documentation.	Keeps the carrier current on the work and sets up smooth final invoicing.
THROUGHOUT BUILD	Interim payment applications submitted for completed sections.	Keeps the claim moving in step with the physical work.
THROUGHOUT BUILD	Daily job logs, labor records, OSHA safety compliance, manufacturer inspection records.	Needed if any carrier question comes up after the fact, and for warranty issuance.

PHASE 9 CLOSEOUT AND FINAL PAYMENT (MONTHS 24-27)

WHEN	WHAT HAPPENS	WHY IT MATTERS
MONTH 24	Punch list walk with the owner and formal acceptance of the completed work.	Triggers warranty issuance. The owner's signoff is required for carrier closeout.
MONTHS 24-25	Final manufacturer inspections and warranty registration.	Confirms the installed assembly meets specification; 20-year assembly warranty letters issued to the owner.
MONTHS 25-26	Final invoicing to the carrier; lien waivers from all subs and vendors; depreciation recovery package.	Triggers release of recoverable depreciation and outstanding items. The packet is often 100+ pages on a claim this size.
MONTHS 26-27	Carrier review of the final package; recoverable depreciation released; final supplement reconciliation.	The last payment typically takes 30–60 days after documentation is complete.
MONTH 27	Owner receives the final payment check. The claim closes.	About 27 months from storm to final payment on a commercial claim this complex.



SOMEONE HAS TO BE ON IT CONTINUOUSLY

That is a 27-month arc from storm to final payment, with about nine months still ahead when this case study was prepared. Every remaining month has specialized work in it that keeps the project moving and the file defensible.

START SOONER, FINISH SOONER

If the owner had brought in SkyView Restoration Group at the start rather than fourteen months in, this timeline would have been cut nearly in half. These are realistic timelines for a claim taken through thoroughly, sometimes faster, sometimes slower, but every step above has to happen on a commercial project this size. Our team stays on from the first inspection through the final payment check. No hand-off halfway. No bringing in another firm when it gets complicated. One team, start to finish.

05 · YOUR CLAIM**► WHAT ACTUALLY MADE THE DIFFERENCE**

Not one thing. Five specific things, in order of how much they moved the number.

01 OVERTURNING THE DENIAL ON THE FLAT ROOF SECTIONS

The carrier's original scope did not cover three of six low-slope membrane sections. Its position was no damage. That is a real coverage denial, and reversing it is much harder than getting a section approved the first time, because the carrier now has to explain why it changed its position.

The reversal took a full evidence package: an independent engineer, an independent meteorologist, test cuts performed with the carrier's own consultant present, and a signed written record of what was found. Once the file held that level of proof, all three sections were added to the approved scope. This single reversal was the largest driver of the increase.

02 THE METAL PANEL PROFILE CORRECTION

The original estimate priced the metal roof as a generic ribbed panel at \$8.01 per square foot installed. The panel actually on the building is a three-inch premium-grade trapezoidal standing seam, a very different product. Correcting the panel and its pricing was worth an estimated \$800,000 on 142,096 square feet.

03 DOCUMENTATION DISCIPLINE

Every conversation written down. Every field observation photographed. Every agreement in writing. When the carrier's consultant asks six months later what was agreed on site, there is a signed memorandum to point to. That is how supplement requests get processed instead of debated.

04 MANUFACTURER ASSEMBLY WARRANTY LETTERS

Two assembly letters were obtained, one for the metal roof system and one for the membrane system, both at the 20-year tier. They turn scope points from opinion into manufacturer-documented specification requirements.

05 PERSISTENCE THROUGH MULTIPLE ESTIMATE REVISIONS

The carrier's team produced the original estimate and two revisions. Each one brought new items in and corrected prior pricing. None of that happens without steady written follow-up, backed by documented field evidence, from someone on the file every week.

■ WHAT THE OWNER HAD TO DO

For contrast, in full:

- Sign a service agreement with SkyView Restoration Group.
- Be on site for one joint reinspection and answer occasional coordination questions.
- Cash the three carrier checks as they arrived.

That is the entire list.

■ A WORD ABOUT OPEN ITEMS

A commercial claim this size does not close the day a scope is agreed. The What Still Lies Ahead section shows the roughly nine months between scope settlement and the final payment check: permits, procurement, three months of construction, two months of closeout invoicing and one month of final payment release. That is normal.

Items still being reconciled eighteen months after the storm is not a red flag. It is how large commercial claims work. What matters is the trajectory. Is the approved scope growing? Have payments been issued? Is every point backed by documentation the carrier cannot dismiss? On this claim, the answer to all three is yes.

■ WHAT HAPPENS IF YOU DO NOTHING

This case study shows what happened when the owner brought in a team to prove the damage. Here is what happens on a commercial hail claim when nobody does that work.

- The approved amount stays at the carrier's initial estimate. Forever.
- The recoverable depreciation never gets paid, because the work never gets done at the correct scope.
- Roof sections excluded from the original estimate stay excluded.
- The metal panel gets replaced with a cheaper generic profile than what is on the building, because that is what the estimate priced. The owner pays the difference or accepts a lesser roof.
- No manufacturer assembly warranty is obtained. The new roof is not covered as a system, only as individual components.
- If the owner hires a roofer to build to the original scope, they find out mid-project that the scope was wrong. Change orders start. The owner pays the shortfall out of pocket.

THE ACTUAL DIFFERENCE ON THIS FILE

On this claim, the difference between doing nothing and bringing in the right roofing team is \$2.1 million in additional approved recovery. That is not a hypothetical. That is the actual difference on this file.

RED FLAGS IN YOUR OWN CLAIM

Check the boxes that apply to your file. If more than one applies, there is likely money on the table.

- ☐ Your carrier's estimate lists generic products ("ribbed metal," "single-ply membrane") without a manufacturer name.
- ☐ Your overhead and profit line is less than 10% on each side, or missing entirely.
- ☐ Your estimate has no manufacturer assembly warranty letter attached.
- ☐ Your estimate excludes a roof section where you can see damage.
- ☐ Your estimate has been sitting more than 60 days without a revision.
- ☐ The check letter says "partial," "initial" or "supplement to follow."
- ☐ There has never been a joint inspection with the carrier's estimating consultant on site.
- ☐ You have never received a written reinspection memorandum documenting what was found.

NO POLICY INTERPRETATION NEEDED

None of these require the owner to interpret their policy or challenge the carrier. They are the visible signs of a file where the damage was not fully documented. Seeing one does not mean the carrier acted in bad faith; most estimates are written to the carrier's baseline defaults. It means the file needs a specialist review.

IF YOU CHECKED ONE OR MORE BOXES

Call Matt Irvin - 866-321-VIEW

A fifteen-minute conversation. No fee. No obligation. You will know at the end whether your file has room to move.

■ HOW THIS GETS PAID FOR

The most common question at this point: what does this cost the owner?

NOTHING BEYOND THE ROOFING WORK ITSELF

The owner does not pay a fee, a retainer or a percentage of the claim.

■ THE STRUCTURE

SkyView Restoration Group is the commercial roofing contractor on the project. The contract is for the roofing work at a price equal to the insurance proceeds, the same money the owner would pay a roofer no matter who documented the damage.

Proving the damage is part of the contractor's work. A roofer building a roof needs the scope to be correct, the specification to match what actually goes on the building, and the payment to cover the actual work. Getting those things right is the job.

■ CONTRACTOR VS. PUBLIC ADJUSTER

Public adjusters and contractors do different jobs on an insurance claim. Owners who have never been through a large commercial claim often confuse the two. The difference matters because it affects what you need, who to call and when.

A public adjuster interprets the policy. They handle coverage disputes, limit arguments, exclusion language and the legal side of what is and is not covered. They take a percentage of the claim as a fee, typically 10–20%. If your carrier is denying coverage, disputing the limit, or arguing that a loss is excluded, a public adjuster is the right call.

A contractor proves the damage. We handle the physical inspection, the test cuts, the manufacturer specifications, the engineer and meteorologist coordination, and the technical case for the scope of work the carrier needs to pay for. Our role is to make the damage undeniable so the roof can be built right. We get paid as the contractor doing the roofing work, not as a percentage of the claim.

On many commercial claims, both roles are needed. Policy interpretation is a public adjuster's job. Damage proof and scope reconciliation is ours. The two can work side by side, but they are not the same thing. Do not expect a contractor to argue your policy or a public adjuster to inspect your roof.

■ WHAT THIS IS NOT

SkyView Restoration Group is not a public adjuster. We take zero percent of the claim. The owner keeps the entire approved amount, applied to the roof they were going to have built anyway.

■ IF YOU ALREADY HAVE A ROOFER

If the owner has a roofing contractor they trust and want to keep, that roofer comes onto the project as our subcontractor. The owner keeps the relationship. SkyView documents the damage, builds the technical case and manages the project.

■ YOU ONLY GET ONE CHANCE AT THIS

Everything so far shows what this work looks like when it is done right. Here is what happens when it is not.

A POORLY BUILT FILE RARELY GETS A SECOND CHANCE

Hiring a contractor who cannot take a commercial project the distance carries a real risk of permanent denial. A file built poorly the first time does not get a clean second chance.

■ YOUR FIRST CONTRACTOR SETS THE BASELINE

The moment a contractor is on the file, everything they submit becomes the record. If the contractor accepts a partial scope without pushing back, the carrier's position is documented as reasonable. Reversing that later means proving the first contractor was wrong, a much higher bar than getting it right the first time.

■ CARRIERS RESIST MID-CLAIM CHANGES

Changing contractors after a claim is underway raises questions. The carrier will ask why. If the answer is that the first contractor could not prove the full scope, that becomes a note in the file. The new contractor starts under a cloud.

■ DENIALS BECOME ENTRENCHED

Once a carrier issues a written denial or excludes a section, reversing that position takes more evidence than avoiding it in the first place. In this case study, three sections were denied and then reversed. That took test cuts, an independent engineer, and a joint on-site inspection with the carrier's consultant present. Not every contractor can build a file that survives that scrutiny.

■ YOU CANNOT RE-FILE THE STORM

Evidence deteriorates every month. Test cuts get harder to separate from weathering. Photos go stale. Witnesses forget. The window to build the record is at the start, not after a partial denial has been sitting for two years.

■ THE WRONG CONTRACTOR COSTS YOU TWICE

First in the underpaid scope. Second in the reduced ability to reverse it. On a \$4 million commercial claim, this is not a slogan. It is how insurance files actually get built and closed.

QUESTIONS TO ASK ANY CONTRACTOR

How many commercial projects this size have you taken from partial approval through supplement and closeout? Have you ever served as an expert witness in an insurance claim dispute? Can I see documentation from a comparable project? These questions separate generalists from specialists.

■ PLAIN-ENGLISH GLOSSARY

Every term used in this document, defined in one line.

TERM	MEANING
ADJUSTER	The carrier's employee assigned to evaluate the claim and authorize payment.
SCOPE	The itemized list of work the carrier has agreed to pay for, and the dollar amount for each line.
XACTIMATE	The estimating software the insurance industry uses to price claims. Published by Verisk.
ACV · ACTUAL CASH VALUE	What the carrier pays today: replacement cost minus depreciation.
RCV · REPLACEMENT COST VALUE	The total approved cost of the work. Paid in stages: ACV first, then recoverable depreciation after the work is done.
SUPPLEMENT	An added payment or scope item issued after the initial approval, based on new information or corrected pricing.
LOSS RECAP	The carrier's summary of the total claim amount and how it was calculated.
ASSEMBLY LETTER	A manufacturer document confirming a specified roof system meets warranty requirements when installed together as an assembly.

TERM	MEANING
JOINT INSPECTION	A site visit where the carrier's consultant and the contractor's team walk the roof together and document conditions jointly.
REINSPECTION MEMORANDUM	A written record of everything observed and agreed during a joint inspection, used as the reference for later scope reconciliation.

WHY THIS IS HARD TO DO ALONE

A property owner is not expected to know how insurance claims are actually adjusted. They are not expected to know that unit pricing in the industry-standard estimating software does not include overhead and profit; those are added separately.

They are not expected to know that some sections of their own roof carry different construction than others, or that the original scope left them out. They are not expected to know when to ask for a joint inspection, when to get an assembly letter, or how to write down a field agreement so it survives four months of email.

This is the work that happens between a partial approval and a fully documented scope. On this file, it has been the difference between \$1.94 million in the owner's account and \$4.03 million+ in approved recovery, with \$3.50 million already paid and more on the way.

BEFORE YOU FILE, AND BEFORE YOU ACCEPT A PARTIAL APPROVAL

If you own commercial property and are looking at a storm-damaged roof, this is the work that needs to be done on it.

WHY SKYVIEW RESTORATION GROUP

The specific credentials that separate a specialist from a general roofer on commercial projects this complex.

CREDENTIAL	WHAT IT MEANS FOR YOU
COMMERCIAL FOCUS	Commercial roofing and storm restoration specialists, not a residential company that sometimes takes commercial work.
25+ YEARS IN THE INDUSTRY	Directly running commercial storm restoration and roofing projects at scale. The learning curve is already paid for.
EXPERT WITNESS EXPERIENCE	Testimony experience in insurance claim disputes, the kind of credentials that hold up under cross-examination and adjuster scrutiny.
DIRECT MANUFACTURER RELATIONSHIPS	Assembly warranty letters and specification support straight from the major commercial roof system manufacturers, not chased through a distributor.

CREDENTIAL	WHAT IT MEANS FOR YOU
IN-HOUSE ESTIMATING TEAM	Dedicated, Xactimate-fluent estimators doing line-item review of every carrier estimate.
ENGINEER & METEOROLOGIST NETWORK	Working relationships with independent engineering firms and meteorologists, brought in the moment disputed damage needs third-party proof.
INFRARED & DIAGNOSTIC TOOLS	Infrared imaging for trapped moisture, core cut sampling and specification-grade documentation to find the flat roof damage a visual walk misses.
MULTI-STATE CARRIER EXPERIENCE	Multiple states, carriers and policy forms. Different adjuster teams need different approaches.
ON THE PROJECT TO THE END	From the first inspection through the final payment check. No hand-off halfway. One team, start to finish.

■ WHAT TO HAVE READY WHEN YOU CALL

If any of the red flags in this document apply to your file, a short call will tell you whether there is likely room to move. To make that call productive, have these handy:

- Your carrier's estimate (any version).
- The most recent payment or coverage letter from the carrier.
- Your date of loss.
- Photos of any visible damage. Phone snapshots are enough for a first review.
- Your policy number, if you have it. Not required for the first call.

The first call is a fifteen-minute conversation. It costs the owner nothing, and it ends with a clear opinion on whether the file has room to move.

CONTACT

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CALL 866-321-VIEW**SKYVIEWRESTORE.COM**

PRIVACY NOTE

Client identity, claim number, carrier name, and carrier personnel names and contact details have been removed for privacy. All dates and sequence are as recorded in the project file. This project was completed by members of our team while at a prior company.

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