

Case Synopsis – Claim 01-88W1-94C

Loss Type: Hail

Date of Loss: 5/8/2024

Property: 15894 Landview Ln, Athens, Alabama

Inspection Date: 8/28/2025

This claim involves a prolonged dispute arising from an initial hail inspection and subsequent scope determinations. The original estimate, priced using a May 2024 price list, approved a limited repair of 47 shingles but omitted required roofing system components and was not constructible as written. A later revised estimate added necessary components while maintaining the same limited scope intent.

Despite this, it was later asserted that two full roof slopes were being repaired, a position not supported by the documented quantities or measurements. Carrier-accepted GAF QuickMeasure data demonstrates that full replacement of two slopes would require approximately fifteen or more squares of material, exclusive of waste and associated system components. The approved scope of 47 shingles represents less than two squares and does not align with full slope replacement.

An attempt-to-repair video and supplemental photo documentation submitted shortly after the initial inspection demonstrate brittle, non-repairable shingles and contemporaneous storm-related conditions. It is unclear whether this documentation was reviewed or considered in the scope determination. Multiple requests for a second inspection were made due to scope deficiencies, repairability concerns, and documentation discrepancies but were not granted.

Claim handling records indicate that the same claim handler authored both the original and revised scopes, while subsequent communications suggested prior scope history and submitted documentation were not reviewed before managerial submission. Supervisory review is requested to ensure the scope determination reflects a complete and unbiased evaluation of measurements, documentation, repairability evidence, inspection methodology, and applicable Alabama code requirements, and to resolve scope and payment issues without further delay.