

Roof Claim Supplements: Why Your First Insurance Check Isn't the Final Word

When the First Offer Feels Short, That's Often Because It Is

You finally got the adjuster's estimate after a hailstorm tore through your neighborhood. The number looks reasonable at a glance, but then your roofing contractor starts pointing out line items that aren't there. The steep slope surcharge is missing. The underlayment is priced at the wrong tier. The chimney flashing isn't included at all. This is where roof claim supplements come into play, and they are far more common than most homeowners realize.

In Texas, a first insurance estimate is rarely a final settlement. It is a starting point, often built from a quick visual inspection and a software program that estimates costs based on regional averages. The adjuster may have missed a slope, a layer of old shingles, or the specific type of decking you have. That gap between the initial offer and the real cost to repair or replace your roof is exactly what a supplement request is designed to close.

What a Supplement Actually Is

A supplement request is a formal, documented ask to the insurance company for additional payment. It is not a complaint or a demand. It is a re-evaluation of the claim based on new information that the first estimate didn't account for. That could be a code requirement you didn't know about, a damaged section of plywood that only showed up after tear-off, or a price correction for materials that have gone up since your policy was written.

The key word here is "documented." Insurance companies don't respond to phone calls that say "you missed stuff." They respond to a supplement request that includes photos, measurements, manufacturer specifications, and line-by-line explanations tied to the estimating software they use, most often Xactimate or Symblivity. If your contractor can't produce that, the supplement will likely stall.

I've seen homeowners try to handle this themselves, and some succeed. But the process is technical, and the language of insurance estimates is its own dialect. A public adjuster can help if you feel outmatched, though they take a percentage of the settlement. A roofing contractor with experience in supplements can often do it as part of their service, but you need to be clear about their track record and whether they charge for that work.

Why the First Estimate Is Almost Always Low

There are structural reasons why initial estimates in Texas come in under what you actually need. The adjuster is often working from a drive-by or a roof-top inspection that misses subtle

damage. Hail damage can be tricky to identify, especially on older shingles where bruising isn't always visible from the ground. Windstorm damage might only show as a few lifted tabs, but the underlying felt could be compromised across a whole slope.

Beyond the inspection itself, the estimate is built on a set of assumptions. The software defaults to standard installation methods and common materials. Your roof may have a steep pitch that requires special safety equipment, or a complex valley system that takes more time and material. Those factors add cost, and they rarely appear in the first draft.

Then there is the matter of depreciation and the difference between RCV and ACV. RCV stands for replacement cost value, which is what it would take to put a new roof on your house today. ACV is actual cash value, which subtracts depreciation based on the age and condition of your old roof. Many policies pay out on an ACV basis initially, then release the recoverable depreciation after the work is done and the receipts are submitted. That distinction matters because a supplement can also address whether the right depreciation was applied in the first place.

Common Items That Get Missed

Some missing items show up over and over in supplement requests. Knowing them can help you ask better questions when your contractor reviews the estimate. Here are a few of the frequent omissions:

- Underlayment and ice-and-water shield at the correct code-required widths, especially along eaves and valleys.
- Flashing replacement for chimneys, skylights, and sidewalls, which is often included in the tear-off scope but priced as a repair rather than a replacement.
- Decking replacement after the old roof is removed and rotted or split plywood is exposed.
- Ventilation upgrades that a municipality requires when you re-roof, such as ridge vents or intake soffit vents.
- Additional labor for steep slopes, multiple stories, or complex roof geometry that the estimator didn't account for.

Each of these can add thousands to the final claim. The trick is that you won't know they're missing until the contractor starts the tear-off and finds them. That's why the supplement process is often a second act, not a single event. You file the claim, get the initial check, then your contractor submits a supplement request mid-project when new damage becomes visible. That is completely normal, and it is one of the reasons [roof claim supplements](#) are so central to getting a fair settlement.

How the Supplement Process Works in Practice

The mechanics are straightforward, but the execution requires care. Your contractor or public adjuster prepares a detailed breakdown of the additional costs, with photos and measurements. They submit it to the insurance company, often through the same estimating platform the adjuster used, so the comparison is apples to apples. The insurance adjuster reviews it, may schedule a reinspection, and then issues a supplemental payment if they agree.

Sometimes the adjuster pushes back. They might argue that a line item is included in the base price, or that the damage was pre-existing. That's when you need to be ready to push back yourself, with evidence. If you have a written report from a structural engineer or a manufacturer's inspection, that carries weight. If your contractor has local market data showing that the original estimate is below prevailing rates, that helps too.

There is also a time element. Texas insurance policies typically have a deadline for filing a claim, but the supplement window can be more flexible. Still, don't drag your feet. The longer you wait, the harder it is to prove that a stain or a leak was caused by the storm, not by time and neglect.

What to Do If Your Supplement Is Denied

A denial letter is not the end of the road, but it does change the game. You have options, and the right one depends on the reason for the denial. If the insurer says the damage doesn't meet the policy's definition of covered damage, you can push back with more documentation or request a reinspection from a different adjuster. If the dispute is about the scope or price, you might invoke the appraisal clause in your policy. That process lets each side hire an independent appraiser, and if they can't agree, a umpire steps in. It is binding, but it's often faster and cheaper than a lawsuit.

Before you go that far, make sure you understand what the denial actually says. Some denials are partial, covering only a portion of the supplement. Others are full rejections based on a specific exclusion, like lack of maintenance or the age of the roof. The Texas Department of Insurance has rules about how insurers must communicate these decisions, and they also handle complaints if you feel the process was unfair. Filing a complaint with the TDI can sometimes prompt a fresh look from the insurer, especially if the denial letter is vague or contradicts earlier communications.

Your local Better Business Bureau profile can also be a resource when you're choosing a contractor, but it's less useful for resolving a claim dispute. What matters more is whether your contractor has a track record of winning supplements, not just filing them. Ask for examples of

their supplement requests and the outcomes. A contractor who has never successfully challenged an initial estimate may not have the skill set you need.

The Role of the Roofing Contractor

The relationship between you, your contractor, and the insurance company is a triangle, and each side has its own interests. A good roofing contractor acts as your advocate, but they're also running a business. They want the job to go smoothly and profitably. That means they have a natural incentive to push for a supplement that covers their true costs. But they also don't want to create a conflict with an insurer they'll work with again. So there's a balance.

When you interview contractors, ask directly about their supplement process. How many supplements have they filed in the past year? What's their success rate? Do they use Xactimate or Symbility to prepare the request? Can they show you a sample supplement that was approved? These are fair questions, and a confident contractor will welcome them.

A public adjuster is a different option. They work for you, not the insurer, and they typically charge a percentage of the final settlement. That can be worthwhile if your claim is large or complex, especially with something like a FEMA-declared disaster or severe windstorm damage that draws in multiple policy layers. But for a straightforward roof replacement, a skilled contractor can often handle the supplement without that extra cost.

Realistic Expectations for Texas Homeowners

Texas weather is brutal on roofs. Hail damage is common in the central and northern parts of the state, while windstorm damage threatens the Gulf Coast and the Panhandle. The Texas Windstorm Insurance Association covers wind and hail for some coastal residents who can't get private coverage, and its claims process has its own quirks. If you're in that situation, know that supplements are still possible, but the rules may differ slightly from a standard homeowners policy.

Beyond the weather, there are building code issues. When you re-roof, most Texas municipalities require you to bring certain elements up to current code, like venting and flashing details. That is called a code upgrade, and it's often a separate line item in a supplement. A contractor who knows local codes can identify these requirements before the first estimate is written, but even then, the insurer may not include them until you submit the supplement.

The matching clause is another Texas-specific nuance. If your roof has different shingle lots or colors that don't match after a repair, the insurance company may be required to pay for the entire slope or even the whole roof to make it uniform. That's a supplement trigger that often gets missed. The NRCA, the National Roofing Contractors Association, publishes guidance on

these issues, and your contractor should be familiar with it. ISO, the Insurance Services Office, also sets many of the standard policy forms that insurers use, so knowing how those forms handle matching can help you argue your case.

How to Keep the Process Honest

The supplement system works best when everyone plays by the rules. That means you, as the homeowner, need to be honest about the condition of your roof before the storm. If you have old, worn shingles that were already curling, don't expect the insurer to pay for a brand-new roof. They will depreciate the older materials, and that's fair. But if the storm clearly caused the damage, you deserve a settlement that covers the actual repair cost, not a lowball number that leaves you with a check that doesn't cover the job.

Keep a paper trail. Save every email, every estimate, every photo you take of the damage. Note the dates of your conversations with the adjuster and the contractor. If you end up in an appraisal or a complaint with the Texas Department of Insurance, that documentation is your best evidence.

And when the first check arrives, resist the urge to spend it immediately. Wait until the work is done and all supplements are approved. The final settlement might be more than the initial amount, and you want to make sure you have the full picture before you commit the funds. A reputable contractor will work with you on a payment schedule that aligns with the insurance payments, not one that requires you to front the entire difference.

Roof claim supplements are not a sign that something is wrong with your claim. They are a normal part of the process, a way to correct the record when the first estimate doesn't tell the whole story. If you understand how they work and who to lean on, you can turn a frustrating experience into a fair one. The key is to stay engaged, ask the right questions, and never accept a first offer as the final truth without a second look.