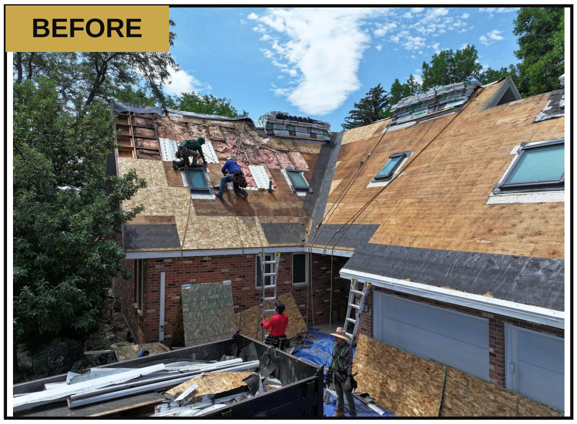
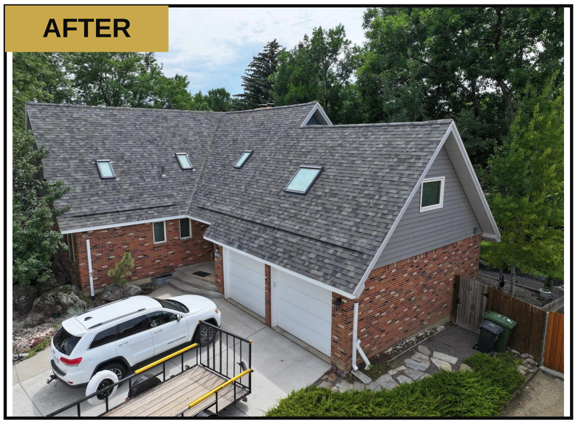
YOUR COMPLETE
INSURANCE CLAIMS GUIDE

From First Inspection to Final Completion — Expert Guidance Every Step





Real Sorensen project — full roof replacement, Denver Metro

PROPERTY OWNERS' #1 TRUSTED CHOICE FOR STORM DAMAGE

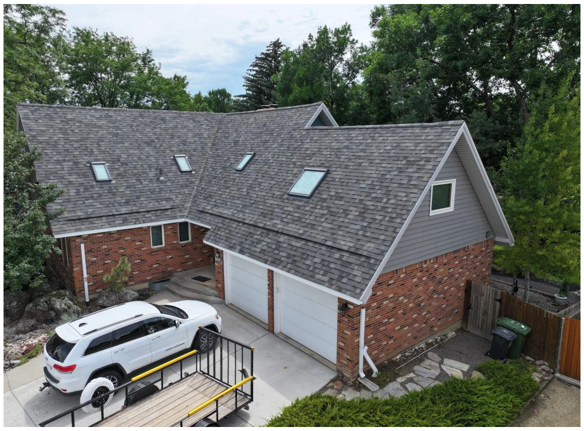
CLAIMFORGE™ — OUR 27-POINT EVIDENCE PROTOCOL

3,000+ Roofs Restored • 12 Years Local • Certified & UPPA Compliant

3,000+	12 Years	5	100%
Projects Completed	Industry Experience	Manufacturer Certifications	UPPA Compliant

WHO WE ARE — EXPERTISE YOU CAN COUNT ON

12 Years | 3,000+ Projects | Colorado & Wyoming



Expert Guidance. Proven Results.

Sorensen Roofing & Restoration brings a rare combination of expertise to every insurance claim: our owner has worked as both a **licensed insurance agent** and a **certified insurance adjuster**. We understand exactly how carriers evaluate damage — and we document every project to meet that standard.

Our role is to thoroughly inspect, accurately document, and professionally complete the work your policy covers — keeping you fully informed at every stage.

OWNER CREDENTIALS	Brian Sorensen brings a unique perspective that very few roofing contractors can offer: a background as both a **licensed insurance agent** and a **certified insurance adjuster**. Having worked on both sides of the claims process, Brian understands exactly how adjusters evaluate damage, how scopes are written, and what documentation insurers require to approve full replacement. This means every inspection we perform is structured to meet the carrier's own standards — giving you the best chance of a complete, approved claim.

3,000+	12	5	100%
Projects Completed	Years Experience	Manufacturer Certifications	UPPA Compliant

MANUFACTURER CERTIFICATIONS & EXTENDED WARRANTIES

Sorensen Roofing holds elite certification status with the industry's leading manufacturers — qualifying you for **extended, transferable warranties that most contractors simply cannot offer**.

Platinum Certified	**TAMKO**	Platinum-level installation certification enabling access to TAMKO's best-in-class extended warranty programs.
Emerald Premium Pro	**Malarkey**	Emerald Premium Pro status — Malarkey's highest certification tier for installation excellence and product expertise.
Certified Plus	**GAF**	GAF Certified Plus Residential Roofing Contractor with access to GAF's enhanced warranty coverage options.
Preferred Contractor	**Owens Corning**	Preferred Contractor status with Owens Corning, including access to TruDefinition® Duration® IR shingles.
Certified Contractor	**CertainTeed**	CertainTeed Certified with access to the SureStart PLUS™ extended warranty program for qualifying installations.

★ WARRANTY ADVANTAGE

• All certifications are current and verified — ask us for your manufacturer warranty documentation at any time.

• Extended warranties on qualifying systems are fully transferable if you sell your home — a proven selling advantage.

• Our warranty offerings represent the best available coverage in the industry for each product line we install.

THE CLAIMS PROCESS — STEP BY STEP

From First Call to Certificate of Completion

1 FREE STORM DAMAGE INSPECTION

A Sorensen specialist performs a thorough inspection of your roof, siding, gutters, and exterior at no cost. Every impact point is documented with photos and measurements using our 27-Point ClaimForge™ Protocol — built to meet Xactimate/Symbility documentation standards, the estimating platforms most insurance carriers use to price claims.

2 CLAIMFORGE EVIDENCE PACKAGE DELIVERED

Sorensen provides you with the completed ClaimForge™ Evidence Package — full photo documentation, measurements, and findings from your inspection. This is your documentation to keep. The decision of whether to file a claim is entirely yours; we do not advise for or against filing.

3 YOU FILE YOUR CLAIM

You contact your insurance carrier to open the claim. Sorensen provides you with the storm date, our documented findings, and a copy of our inspection report to accompany your filing. You remain in full control of your claim at all times.

4 ADJUSTER INSPECTION

Your insurer schedules an adjuster visit. A Sorensen representative is available to meet the adjuster on-site, walk through the property, and answer technical questions about materials and installation standards — ensuring a thorough review.

5 SCOPE OF LOSS REVIEW

Once the insurer issues their Scope of Loss (typically an Xactimate or Symbility estimate), we review it against our inspection report. If covered items were missed or undervalued, we prepare a Supplemental documentation package for your review and submission.

6 CONTRACT & MATERIAL SELECTION

Once the scope is confirmed, you sign our production agreement. Choose from our premium certified product lines — Class 4 IR, DECRA Steel, Metal Roofing, or Stone-Coated Metal. We handle permitting and schedule your crew.

7 INSTALLATION & COMPLETION

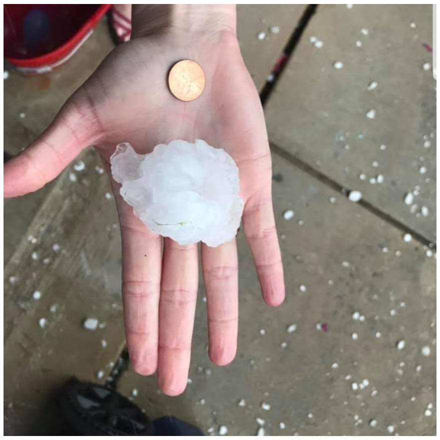
Your new roof is installed by our certified crew, typically in 1–2 days. CompanyCam photo documentation is completed at every stage. Your Certificate of Completion is issued within 24 hours — required to release your Recoverable Depreciation.

UNDERSTANDING YOUR INSURANCE PAYMENT

What the numbers mean and what you actually receive

How Insurers Calculate Your Claim

When hail damages your property, your insurer typically uses a standardized estimating platform — most commonly **Xactimate** or **Symbility** — to calculate the cost to repair or replace each damaged component. These platforms generate pricing based on industry averages of local contractor costs in your area. Understanding this breakdown ensures you receive everything your policy promises — and nothing gets left on the table.



Most homeowners are surprised to learn their **first check is not the full amount**. The initial payment covers only the Actual Cash Value (ACV). The remaining Recoverable Depreciation is released only after completed work is confirmed with a Certificate of Completion.

KEY PAYMENT TERMS

Replacement Cost Value (RCV)	The full cost to repair or replace damaged property with new materials of like kind and quality — without any deduction for age or wear. This is the total your policy is designed to ultimately pay for covered RCV policies.
Actual Cash Value (ACV)	RCV minus Depreciation. Your first payment from the insurer. It reflects the depreciated value of the damaged property based on age and condition.
Depreciation	A reduction applied to the value of materials based on age, expected lifespan, and condition. A 15-year-old roof carries more depreciation than a 3-year-old roof.
Recoverable Depreciation	The amount held back by the insurer until repairs are completed. Once a Certificate of Completion is submitted, this amount is released to you. Most RCV policies include this — it is money your policy owes you.
Non-Recoverable Depreciation	On ACV-only policies, depreciation cannot be recovered. The ACV check is the final payment. Knowing your policy type before filing is critical.
Deductible	Your share of the claim before insurance pays. Colorado and Wyoming law require that deductibles be collected — no contractor may legally waive or absorb it.
Supplement	Additional documentation submitted to your insurer when items are missed or undervalued in the original Scope of Loss. Supplements are a normal part of the claims process and are reviewed by your carrier.

PAYMENT BREAKDOWN — THE MATH EXPLAINED

■ IMPORTANT DISCLAIMER

• Every insurance policy is different. Coverage terms, depreciation schedules, deductibles, and payout structures vary by carrier and by individual policy — the example below is for illustration only and does not represent a specific coverage determination.

• As a roofing contractor, Sorensen is not licensed to determine your coverage or interpret your policy on the insurer's behalf. UPPA does not permit contractors to act in this capacity — only your insurance carrier or a licensed Public Adjuster can determine what your specific policy covers.

• The average cost of a shingle roof replacement typically runs $20,000–$30,000 for an average-sized home, but the actual cost depends on many factors — roof size and pitch, material quality, number of layers being removed, and local jurisdiction building code requirements, among others.

The example below illustrates how a typical RCV insurance payment *might* flow for a **$22,000 roof replacement** — figures are illustrative only and will vary by policy:

REPLACEMENT COST VALUE (RCV)	**$22,000**
minus Depreciation (age / condition)	– $4,500
ACTUAL CASH VALUE (ACV)	**$17,500**
minus Your Deductible	– $2,500
FIRST CHECK (ACV – Deductible)	**$15,000**
After completion — Recoverable Depreciation released	+ $4,500
TOTAL INSURANCE PAYOUT	**$19,500**
Your Out-of-Pocket (deductible only)	$2,500

★ PRO TIPS — MAKE THE MOST OF YOUR CLAIM

• Verify whether your policy is RCV or ACV — this determines whether depreciation is recoverable.

• Keep your Certificate of Completion — it is required to release your Recoverable Depreciation.

• Sorensen reviews every Scope of Loss and prepares Supplement documentation when items are missed.

RCV POLICY vs. ACV POLICY — KNOW YOUR COVERAGE

FEATURE	RCV — Replacement Cost Value	ACV — Actual Cash Value
First Payment	ACV (depreciation held back)	ACV — this is the final payment

Recoverable Depreciation	✔ YES — released after completion	✘ NO — not recoverable
Total Payout	Full RCV minus deductible	ACV minus deductible only
Best for	Maximum coverage — most homes carry this	Lower premium; limited payout

COMMON QUESTIONS & CONCERNS — ANSWERED

Helping you make a confident, informed decision

It is completely normal to have questions before starting an insurance claim. Below are the most common concerns we hear from homeowners — and the straightforward answers that help them move forward with confidence.

MONEY & COST QUESTIONS

""What is this going to cost me?""	For a covered insurance claim, your only out-of-pocket cost is your deductible — the fixed amount specified in your policy. The insurance carrier pays everything above that. Sorensen prices all work to the carrier-approved Xactimate scope, so there are no surprise costs. You know the number before we start a single nail.
""My deductible feels too high.""	Your deductible is a fixed obligation that exists regardless of whether you file a claim. The cost of leaving hail-damaged materials on your home — interior water damage, accelerated aging, potential mold — almost always far exceeds the deductible. You have already paid premiums for this protection. Using it is not a cost — it is your right.
""I don't want my rates to go up.""	Colorado and Wyoming classify hail as an "Act of God" or weather event. Most carriers are legally restricted from raising your premium solely based on a weather-related claim. We recommend confirming this with your specific agent — but rate increases due to hail claims are uncommon in our service area.
""I'll just pay out of pocket and avoid the hassle.""	A full roof replacement at industry-standard pricing typically runs \$20,000–\$30,000 for an average-sized home, depending on materials and scope. The ClaimForge Evidence Package gives you the full documentation of your damage so you have what you need to make that decision for yourself — whether that means filing a claim or paying directly.

PROCESS & TIMING QUESTIONS

""I don't want the hassle of dealing with insurance.""	That is exactly why Sorensen is here. We handle the documentation, prepare your inspection report, review the Scope of Loss, and prepare Supplement requests when needed. You make the decisions — we manage the paperwork and the process details.
""I'll wait and see if it gets worse.""	Roof damage accelerates quickly. Water infiltration typically begins within 30–60 days of unrepaired hail damage. Interior damage caused by a delayed repair may not be covered if the insurer determines you failed to mitigate known damage. Most policies also have time limits — typically 1 year from the date of loss — to file.

""The insurance company already said there's no damage.""	Adjusters cover many properties quickly after a storm and can miss subtle functional damage — especially granule loss, soft-metal impacts, and flashing damage. You have the right to request a re-inspection. Our ClaimForge documentation provides an independent evidence package to support a second review.
""I just had my roof done a few years ago.""	Even roofs installed recently can sustain functional damage from a severe hail event. The question is whether hail impacted the materials hard enough to cause loss of function or reduce lifespan — not whether the roof looks new. Our inspection distinguishes cosmetic surface marks from legitimate functional damage.

TRUST & CONTRACTOR CONCERNS

""I've been burned by contractors before.""	We understand. Our process is designed for complete transparency: written scope before work begins, CompanyCam photo documentation at every stage, and no payment requests outside the approved carrier scope. 3,000+ completed projects over 12 years in this community — our reputation is built one project at a time.
""I want to get multiple bids.""	All insurance work in Colorado and Wyoming is priced to the same Xactimate database your carrier uses — the scope and price are established by the insurer, not the contractor. What varies between contractors is documentation quality, manufacturer certification level, warranty coverage, and communication throughout the project.
""What if my claim gets denied?""	A well-documented inspection significantly reduces denial risk. If a claim is denied, you have the right to appeal, request a re-inspection, or invoke the Appraisal Clause in your policy. We walk you through each of these options. In most cases, a denial is a starting point — not a final answer.

COLORADO SENATE BILL 38 — YOUR LEGAL RIGHTS

What Colorado law requires your insurance company to do

Colorado Senate Bill 38 (SB38), enacted in 2008, was designed to protect Colorado homeowners from unfair insurance claim handling. If you own property in Colorado, this law works in your favor. Sorensen Roofing is fully versed in SB38 and ensures every project is documented to support your rights under the statute.

WHAT SB38 REQUIRES INSURERS TO DO

- ✔ Provide a written, itemized Scope of Loss (Xactimate estimate) within a reasonable timeframe.
- ✔ Pay the full Replacement Cost Value (RCV) for RCV-policy holders — not just the ACV.
- ✔ Re-inspect the property when a licensed contractor provides documentation of additional covered damage.
- ✔ Process supplemental claims for items missed during the initial adjustment.
- ✔ Not apply profit and overhead exclusions that prevent proper contractor compensation.
- ✔ Provide written denial explanations citing specific policy language if any claim item is denied.

KEY HOMEOWNER RIGHTS UNDER SB38

★ KNOW YOUR RIGHTS

• You have the right to request a re-inspection at any time before the claim closes.

• You have the right to hire a licensed Public Adjuster (PA) to negotiate on your behalf.

• You have the right to invoke the Appraisal Clause if you dispute the insurer's valuation.

• Your contractor cannot legally waive your deductible — anyone who offers to do so is violating state law.

• Statute of limitations: most Colorado policies allow 1–2 years from the date of loss to file a claim.

If you believe your insurer has not handled your claim in accordance with SB38, you may file a complaint with the **Colorado Division of Insurance** at doi.colorado.gov or by calling 1-800-930-3745.

★ HOW SORENSEN SUPPORTS YOUR SB38 RIGHTS

• SB38 applies to all residential property insurance claims in Colorado — including roofing, siding, gutters, windows, and any other exterior component listed in your policy.

• Sorensen documents every project to Xactimate standards specifically to support SB38 compliance and to ensure the insurer's Scope of Loss accurately reflects covered damage.

WYOMING PROPERTY OWNER RIGHTS

Insurance claim rights for Wyoming homeowners

Wyoming does not have a statute equivalent to Colorado's SB38, but Wyoming property owners are protected by the **Wyoming Unfair Claims Settlement Practices Act (W.S. §26-13-124)** and the terms of their homeowner's policy.

PROMPT ACKNOWLEDGMENT	Insurers must acknowledge your claim within 10 working days of receipt.
FAIR INVESTIGATION	Your insurer must conduct a reasonable investigation based on all available information before making any coverage decision.
TIMELY PAYMENT	Once a claim is accepted, payment must be issued promptly. Unreasonable delays are prohibited under the Act.
WRITTEN DENIAL	Any denial of a claim or coverage item must be provided in writing with specific reasons citing your policy language.
APPRAISAL RIGHTS	Most Wyoming policies include an Appraisal Clause — you can invoke this to challenge the insurer's valuation independently.
NO MISREPRESENTATION	Insurers cannot misrepresent policy provisions, coverages, or benefits to settle claims for less than is owed.

★ SORENSEN'S COMMITMENT TO WYOMING HOMEOWNERS

• File promptly — Wyoming policies typically carry a 1-year statute of limitations from the date of loss.

• Sorensen serves Cheyenne and surrounding Wyoming communities with the same ClaimForge inspection standard used in Colorado.

• A Sorensen representative will be available to meet your Wyoming adjuster on-site, just as we do in Colorado.

UPPA — UNDERSTANDING YOUR CONTRACTOR'S LEGAL BOUNDARIES

Uniform Public Adjuster Act | What it means for you

UPPA (the Uniform Public Adjuster Act) establishes clear legal limits on what a **roofing contractor** may do versus what requires a **licensed Public Adjuster**. Sorensen Roofing operates in strict compliance with UPPA — meaning our role is to inspect, document, and complete the work your policy covers.

Contractors who cross the UPPA boundary expose homeowners to potential policy voiding, fraud allegations, and denied claims. Understanding these boundaries protects you.

• Sorensen is 100% UPPA compliant. Our documented processes are designed from the ground up to keep you fully protected under both Colorado and Wyoming law.

UPPA COMPLIANCE — WHAT CONTRACTORS CAN & CANNOT DO

✔ WHAT A CONTRACTOR CAN DO

✔ Perform a FREE storm damage inspection and provide written findings to the homeowner.

✔ Explain general policy types, coverage concepts, and how the claims process typically works.

✔ Provide a written repair or replacement estimate for the homeowner's and adjuster's review.

✔ Be available to meet the adjuster on-site to answer technical questions about materials and installation.

✔ Prepare and submit supplemental documentation to the insurer as the contracted roofing company.

✔ Communicate with the insurer about the scope and pricing of covered repairs — from a contractor perspective.

✔ Provide material specifications, manufacturer requirements, code upgrade documentation, and permit applications.

✔ Issue a Certificate of Completion to support the homeowner's release of Recoverable Depreciation.

✔ Offer financing options for the deductible or any uncovered costs — separate from the insurance claim.

✘ WHAT A CONTRACTOR CANNOT DO

✘ Negotiate your claim settlement directly with the insurer on your behalf (requires a PA license).

✘ Waive, absorb, discount, or forgive your deductible — this constitutes insurance fraud in CO and WY.

✘ Provide a "deductible credit" through inflated billing or any other mechanism.

✘ Sign an Assignment of Benefits (AOB) that transfers your policy rights to the contractor.

✘ Act as your Public Adjuster or hold themselves out as a Public Adjuster without a valid PA license.

✘ Accept direct assignment of your claim proceeds and then dispute the settlement in your name.

✘ Make false or misleading statements to your insurer about the cause, extent, or cost of damage.

✘ Apply pressure or threats to secure a contract — all agreements are voluntary and at your pace.

■ IMPORTANT: PROTECT YOURSELF

• If any contractor offers to "cover your deductible," "work with insurance for free," or "make the insurance pay for everything including your deductible" — this is a major red flag. These practices are illegal and can result in your entire claim being voided.

• Sorensen Roofing is proud to be 100% UPPA compliant. Our role is to do excellent work and ensure you have complete, accurate documentation — nothing more, nothing less.

CERTIFICATES OF COMPLETION

The document that unlocks your final depreciation payment

After your roof is installed and passes final inspection, Sorensen issues a **Certificate of Completion (COC)**. This document is required by your insurer to release your Recoverable Depreciation payment — often the largest single check in the entire claims process.

WHAT IS A CERTIFICATE OF COMPLETION?

A Certificate of Completion is a formal, signed document confirming that: • All work in the approved Scope of Loss has been completed • Materials meet the specifications in the insurer's estimate • The installation meets or exceeds local building code • A final quality inspection has been performed and documented This document is submitted to your insurance carrier to trigger the release of any held-back Recoverable Depreciation funds.

THE DEPRECIATION RELEASE PROCESS

1. **Installation Complete**
   Sorensen crew completes your roof to the full approved scope. Final walkthrough performed.

2. **CompanyCam Documentation**
   Completion photos taken and uploaded to your project file — every phase, every detail.

3. **COC Issued**
   Sorensen issues your signed Certificate of Completion within 24 hours of project completion.

4. **Submit to Insurer**
   You submit the COC to your insurance carrier along with your claim number.

5. **Depreciation Check Released**
   Your insurer releases the held Recoverable Depreciation — typically within 10–15 business days.

★ PROTECTING YOUR FINAL PAYMENT

• Submit your COC promptly — most policies require the depreciation claim within 6–12 months of the initial ACV payment.

• Keep a copy of your COC. It also serves as documented proof of completed work if you sell your home.

• Sorensen follows up with your insurer if your depreciation release is delayed past the standard timeframe.

FREQUENTLY ASKED QUESTIONS

Q: Will filing a hail claim raise my insurance rates?

A: In Colorado and Wyoming, hail is classified as a weather event or Act of God. Most carriers are restricted from raising rates solely due to a weather claim. However, multiple claims in a short period may affect your renewal. Confirm with your agent — but rate increases for hail claims are uncommon in our experience.

Q: What is the difference between RCV and ACV policies?

A: RCV (Replacement Cost Value) policies pay the full cost to replace damaged materials after a Certificate of Completion is submitted. ACV (Actual Cash Value) policies deduct depreciation and that amount is never recovered. RCV is the most common type for newer or mid-value homes — check your declarations page to confirm yours.

Q: How long does the process take from start to finish?

A: Typically 4–8 weeks from initial filing to final depreciation check. Adjuster scheduling, supplement review, and material lead times are the main variables. Sorensen provides status updates at every stage and follows up on outstanding items proactively.

Q: What if the insurer's estimate is lower than the actual cost?

A: This is common and expected. Sorensen reviews every Scope of Loss and prepares Supplement documentation for any missed or undervalued items. Supplements are a standard part of the process — your carrier will review and issue an updated scope.

Q: Do I need to be home during the installation?

A: You do not need to be home during installation, but we do ask that you be available for a brief final walkthrough. All details — access, materials staging, permit posting — are confirmed before the crew arrives. CompanyCam keeps you updated in real time.

Q: What materials does Sorensen recommend?

A: We specialize in Class 4 Impact-Resistant shingles, DECRA Steel Systems, Metal Roofing, and Stone-Coated Metal. Class 4 IR products may qualify you for a 20–30% insurance premium discount and provide significantly better hail resistance for future storms.

Q: What happens if additional damage is found during installation?

A: Any hidden damage discovered during installation is photographed immediately, documented, and reported to both you and the insurer before we proceed. We file a Supplemental request and resume work once approved — you are never billed outside your approved scope.

Q: Are your warranties transferable if I sell my home?

A: Yes. Extended warranties on qualifying systems through our certified manufacturer programs are fully transferable. This is a documented, verifiable selling point that Sorensen can provide to your real estate agent in writing.

BUILT ON VIKING STRENGTH. BACKED BY PROVEN EXPERTISE.

Sorensen Roofing & Restoration — Family Owned & Operated Since 2012

TAMKO Platinum | **Malarkey Emerald Pro** | **GAF Certified Plus** | **Owens Corning Preferred** | **ClaimForge™ Protocol**

TAMKO Platinum · Malarkey Emerald Premium Pro · GAF Certified Plus · Owens Corning Preferred · CertainTeed Certified

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www.sorensenclaims.com

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FREE INSPECTIONS	5 CERTIFICATIONS	UPPA COMPLIANT	EXTENDED WARRANTY
No cost, no obligation	TAMKO · Malarkey · GAF · OC · CT	CO & WY certified	Best coverage in the industry