Understanding
THE PROCESS

Of Filing An Insurance Claim For Your Roof And Property

without pulling your hair out!

by Aaron Christy

My Goal

Completing and submitting an insurance claim for storm damage to your home isn't always fun. In fact, you can probably think of several things you would rather do. The process can be even more frustrating when you don't fully understand it.

That's why I wrote this book.

My goal is to clarify how these processes work, provide tips for working with insurance companies and **MAXIMIZING** your claim, and look at some benefits and drawbacks of the process in more detail. Homeowners, business owners, and companies completing retail construction projects should all be able to benefit from the information presented here as well.

How to choose a Contractor

The most important thing to remember when selecting a contractor is to spend enough time researching and vetting the company. In addition to reading several online reviews, don't be afraid to ask for references. By asking for and contacting references, you'll be able to get a clear picture of who you're dealing with.

You also want to check with the Better Business Bureau for any outstanding complaints against the contractor. Just remember that no contractor is perfect, and that people tend to lodge complaints more often than they provide compliments. What you want to pay attention to is how timely and professional the contractor was in responding to the complaint.

Although you have invested time in researching one or more contractors at this point, you aren't ready to make a hiring decision just yet. Each state has its own laws regarding whether roofing contractors require a license, so be sure to inquire locally about the credentials a contractor must have before making a commitment to work together. This is true regardless of the type of work you need, whether it's siding, re-roofing, or another project.

Additionally, many city governments require contractors to have a permit before starting a roofing job. The permit outlines all city guidelines for how the contractor must complete the work, including the types of materials used.

2 Don't Forget to Ask the Contractor About Insurance and Warranties

All contractors must have general liability and workers' compensation to protect themselves as well as their customers. The last thing you need is for a contractor to fall off your roof, break a leg, and then sue you for the medical expenses. Because such a scenario is possible with a less reputable and uninsured contractor, it's best to avoid them entirely. **Remember that the lowest price usually doesn't equal the highest quality. You get what you pay for.**

Workers' compensation provides benefits to the contractor in case of an accident on the job. That never needs to be your concern. General liability insurance covers property damage and bodily injury to third parties, which would include you in this case. Contractors should offer this information without you needing to ask for it, but if not, don't hesitate to ask to see a copy of the insurance policies yourself. You can take it as a red flag to avoid a contractor who refuses to provide this information or seems defensive about you asking.

Another thing to ask roofing contractors before hiring them is what kind of guarantee they offer with their work. A high-quality contractor will offer two types of warranties. The first comes from the manufacturer of the materials used to repair your roof. These companies should guarantee that their products are free of defect and will last for a minimum time without you needing to seek repairs. The second type of warranty should guarantee your satisfaction with the quality of the contractor's work.

Be certain that you understand how long each warranty lasts and what it covers. This is the most helpful thing you can do to prevent future conflicts with your roofing contractors. Some may offer an extended warranty that lasts longer than what they originally provided. While the original warranty comes at no cost, you can expect to pay an additional fee if you choose to add the extended warranty.

3 Hiring a Roofing Contractor

Once you have done your due diligence to research contractors and selected the one you want to work with, the next step is for both parties to establish a contract for service. The process differs a bit depending on whether you need a retail job, which means you arranged for roof repair, upgrades, or replacement yourself, or an insurance job. When homeowners need to submit an insurance claim, it's typically due to hail, strong winds, fire, vandalism, or water damage from heavy rain.

With a retail roofing job, arrange a time for the contractor to come to your home to assess your roof and discuss the work you would like done. The contractor should be building an estimate as you speak to include each area of concern and provide you with a written copy at the end of the assessment. A reputable contractor will provide a detailed description of each line item, including the cost of labor and materials necessary to complete it.

Insurance claims are a bit different because you need to file a claim for your entire property, not just the roof. The claim is specific to one date and type of loss, and your homeowners insurance provider may try to select the contractor for you.

This is usually NOT your best option, and I highly recommend that you hire your own contractor.

This will ensure that your interests, not the insurance company's, are being looked after.

Upon arrival to your home, the contractor should complete a thorough inspection to determine all areas of the home that sustained damage.

As an example, assume that you filed an insurance claim for wind or hail damage. You need the contractor to look at these elements of your home in addition to the roof:

- **Brick outer structure**
- **Fencing**
- **Gutters**
- **Siding**
- **Painting**
- **HV/AC Unit(s)**
- **Anything else on the home itself or the land surrounding it**

You can make the claim process as efficient as possible by having your chosen contractor take pictures of the damage to your roof and other parts of your home. Surely you have heard that pictures tell the story, and it's really true in this case. The photos included with the claim prove the narrative you tell the claims representative about what happened to your home.

4 Filing a Claim with Your Insurance Company

When you feel satisfied with the contractor's inspection of the damage to your home and have filled out your claim, it's time to submit the information to your insurance provider. Your best course of action as a homeowner is to call the insurance claims department directly rather than relaying the information to their agent.

While you may have a good relationship with your agent, people often don't realize that insurance agents could potentially receive a bonus if they're able to mitigate your claim. In an insurance setting, the term mitigate refers to bringing down the value of a claim or avoiding the claim all together. Another common issue with insurance agents is that they sometimes delay the payment of claims for as long as possible. Your agent may also ask you to provide additional, but ultimately irrelevant, information to either stretch out the claim payment time or as a reason to deny the claim.

Not all insurance companies readily provide a direct telephone number to the main claims department. If you can't find it on any documentation or your agent doesn't want to give it to you, just do a search on Google for "COMPANY NAME claims department". Here is the information you can expect a claims department representative to ask during your initial phone call:

- **Your full name and contact information**
- **Your policy number**
- **Type of loss you called to report**
- **Date of the loss**

If you're claiming a homeowners' loss due to a weather-related event, you only need to tell the claims department representative that you incurred storm damage. Using this term covers any weather event that could have damaged your roof and other parts of your home such as strong wind, heavy rain, or heavy snowfall. If you state only one of these events, such as wind for instance, and hail damage is found, they can potentially deny those damages because they were not listed when filing the claim. By saying **STORM** damage, you are being all encompassing.

You also need to make sure that you provide the correct date of when you incurred storm damage. It is a common practice among claims processors to pull a weather report from your region of the country for the date you reported damage. Your chosen contractor should be able to pull a weather forensics report and provide you with the best available date of loss to maximize your claim and give you the best chance at approval.

You pay your home insurance premiums on time and expect your insurance company to work cooperatively with you when you need to make a claim.

Unfortunately for homeowners, it's often the case that they do not provide proper coverage.

The important thing to remember here is that insurance companies are in business to make a profit. Because of this, you shouldn't feel surprised if the field adjuster and your contractor disagree on how much damage your home and roof incurred and the reimbursement you should receive. Fortunately, you have options to address this situation.

When the field adjuster denies your claim or offers a lower amount than you anticipated, you can ask the claims department to send another person to complete the inspection. The processor will ask why, and you should let him or her know that you don't agree with the first field adjuster's opinion and neither does your contractor. You will need to provide specifics such as the adjuster doesn't think you should receive reimbursement for a certain type of damage when you're certain that your insurance contract allows it.

5 When the Field Adjuster and Contractor Don't Agree on the Extent of Damages

What typically happens before an insurance company sends a second adjuster to a home is for the claims representative to ask the contractor to write an estimate. Your next step is to submit the contractor's estimate to your insurance company's claims department. Just be certain to express that you need a different adjuster to come to your home and inspect the storm damage.

If your contractor has experience with the same insurance company, that is going to be your best resource for getting an accurate damage estimate. Another option you can pursue is hiring a public adjuster. A good contractor will already have a relationship set up to help you with this process.

A public adjuster works for you directly rather than the insurance company. After completing a walk-through of your property, the public adjuster will negotiate with the claims department to get your claim fully approved or at least help increase the current coverage.

Your contractor can advise you on whether pursuing a public adjuster is the best move at this stage in the process. An important thing to keep in mind is that the public adjuster will charge you a percentage of the increase between the proposed claim settlement and what he or she negotiated with your insurance company. Make sure the contractor you hire has agreed to cover these fees out of the insurance scope for any of the work they are performing so that this additional public adjuster service is of no additional charge to you. Our company offers this service so we can maximize the claim for every customer without our clients incurring any additional costs. This is extremely important.

The last option you can consider when you disagree with a field adjuster's report is to hire an appraiser. While exercising this option typically takes the longest, **it also has the greatest rate of success.** Appraisal law came about many years ago as a checks-and-balances system to keep the **FOR PROFIT** insurance companies honest. Insurance company policies are designed to make them the most profit, but they have no bearing on building codes enforced in your area and typically violate many of those codes. By moving towards appraisal, you negate those insurance company policies, and the appraisers will work directly off current enforced codes, hence writing a more suitable estimate with all necessary components of building code built in.

If this route is what you need to do to become fully indemnified, plan on your insurance company pushing back and even possibly offering a quick settlement. Insurance companies typically do not like appraisals as they normally have to pay out way more during this process, as the estimates are correct as written.

There will be two appraisers assigned to your appraisal. One hired by you (again, your contractor should have relationships set up to help you with this, same as the Public Adjuster) and one by the insurance company. Both appraisers are independent and do not have a financial stake in a specific outcome. They no longer work with the insurance company at this point but rather inspect your property separately or together and start negotiating towards a settlement. With your insurance provider no longer able to add its own bias to the process, the two appraisers should reach an agreement that fully indemnifies you on any damages caused by the storm on the date of loss given.

Although uncommon, sometimes the appraisers hired by each party can't come to an agreement either. Should this happen in your situation, an umpire would come in to make the final decision. Both parties must then abide by the approval or denial of your homeowners' claim as well as the value the umpire decided.

Our company completes approximately 500 appraisals every year with a win rate of 95 percent. The things we see most often with this high success rate are recommended repairs that should have been replacements or undervaluing the true cost of a repair or replacement. While the process is successful, you should know that it can drag out anywhere between two months and one year. The key to this is making sure your chosen contractor is willing to fight for you regardless of how long it takes. **DO NOT** hire a contractor that is willing to accept whatever low quality estimate the insurance sends out. This will result in a low-quality install and a sub-par roof on your home.

The easiest way I explain this to people is this: You have to pay your deductible regardless. Don't you want the best quality product for that deductible? If you had to pay $5 for a steak and could get ANY steak, would you pick a steak from Waffle House or would you choose the best steakhouse in your city? Of course, you would pick the best steak! You are paying the same amount of money no matter what, so you want to get the best quality possible. The same concept applies to your Insurance Claim. Your home is one of your most valuable assets. You are paying your deductible. Make sure your contractor is getting you the best possible steak you can get!

Waiting for your claim to process for the proper amount can be frustrating and try your patience. If you simply accept the decision, you're stuck with either an unpaid claim or reimbursement of only a portion of the funds needed to repair your storm damage. When you challenge the original decision, you stand a much better chance of achieving the outcome you wanted in the first place.

Even though it's slow sometimes, look at it like this: You can take a definite **NO** now, or you can get a probable **YES** or at least an increase, later. I will always choose to wait a bit to get a better outcome if possible.

6 What to Expect After the Insurance Company Approves Your Claim

You have submitted your claim, had it approved, and now you wait for the reimbursement promised to you. An especially important step at this stage is to make sure you understand the difference between replacement cost value (RCV) and actual cash value (ACV). This should be stated on the insurance scope given. Make sure your contractor has discussed with you if the insurance is offering ACV or RCV payment.

The difference between the two is that an RCV policy reimburses you based on replacement cost value, meaning the insurance company must pay you to replace everything listed on the contractor's estimate. An ACV policy, on the other hand, only pays the appraised value of your roof or property depending on the current value of the listed items. Although insurance companies should write most homeowners' insurance policies for damage as an RCV, some do write ACV policies, typically when they have older roofs.

Why is it important for you to have an RCV and understand the differences between policies? Imagine that you signed on with a contractor to complete the storm damage repair for a specific amount and the insurance only provides ACV. That would leave you responsible for paying at least some of the bill yourself, and no one needs that type of surprise.

There are ways to avoid paying any additional monies out of pocket if you have multiple trades approved on your insurance scope. For instance, if you get roof, gutters, and siding approved but only at ACV value, meaning a partial payment, you are legally able to use the ACV funds from items such as gutters or paint to make up the difference in the missing depreciation to cover the full RCV of the roof. This way, you can still get your roof replaced without paying the depreciation on top of the deductible, as long as the ACV of those items not doing (gutters, siding etc.) reach the amount needed to cover depreciation.

As with any legally binding document, you need to read the contract carefully to make sure it covers everything you expected. A detailed contract should include the scope of the work, warranties on materials and workmanship, and assurance that the contractor assumes responsibility for repairing your property in a timely manner. You also want to hire a contractor who demonstrates commitment to protecting your property by working as carefully as possible to avoid damages.

The contractors you hire should use different types of equipment to protect your property and be willing to show it to you before starting their work. Equipment that catches debris from the roof or home as the contractor works is just one example. At my company, we use a system called a Catch-All, which is a netting system that wraps around the sensitive parts of the home such as garage doors, windows, vegetation, etc. It has a breathable netting system that allows the plants to breathe whereas a lot of contractors just throw tarps over vegetation that can kill greenery. We also use a driveable dumpster called an Equipter on homes with areas hard to access from the driveway. This keeps thousands of pounds of shingles from being dropped directly onto the yard below. These two elements are extremely important in protecting your property. Always request these safeguards from your contractor to ensure the integrity of your home. When you feel comfortable with all aspects of the contract, sign it and ask the contractor for a copy. You're now ready to schedule the first date for the repair crew to arrive at your home.

"At my company, we use a system called a Catch-All, which is a netting system that wraps around the sensitive parts of the home such as garage doors, windows, vegetation, etc."

7 Ask for More Details About Warranties and Shingles Before Installation

There are two main types of shingles used on a roof: Oxidized asphalt shingles and polymer modified shingles.

Asphalt shingles are the most common shingle used. They have been around since 1903. I would always recommend that, if choosing asphalt shingles, you make sure your contractor is using dimensional shingles instead of the older style 3-tab shingles. Asphalt dimensional shingles are typically wind rated from 110-130MPH and last for 30-50 years depending on climate and make/thickness. Older style 3-tab shingles are typically 20–25-year shingles and only wind rated to about 60MPH. The price difference between the two is very minimal, so anyone trying to install 3-tab shingles is more than likely a low-quality installer who cuts corners to save a buck. Or "Chuck in a Truck", as we call them in the industry.

Polymer modified shingles are another type of roofing material you may want to really consider. Although they look EXACTLY like the asphalt shingles, these are made from a rubber compound on the interior of the shingle which makes them more flexible and are typically rated as impact resistant shingles to protect against things such as hail and falling debris.

Most of the major shingle manufacturers have added these polymer modified shingles to their line, although they are typically a substantial cost upgrade from what the insurance is covering. Is the upgrade cost for polymer modified shingles worth it? I believe so.

Let me tell you why.

1) If you don't have impact resistant shingles and get another hailstorm that damages your roof, you will have to deal with this whole ordeal again and ALSO pay another deductible.

2) Second, most insurance carriers offer an additional discount of up to 20% on your homeowners' insurance for installing these shingles. Ask your contractor for the impact ratings on the shingles you plan to install and then take that information to your insurance agent to ask them about what discounts they offer before you commit to any additional upgrades.

Sidenote: There is a shingle manufacturer called Malarkey that currently makes all its shingles as a polymer modified shingle. They have options that are the same price as general asphalt shingles. This means you can get the upgraded protection and possible insurance discount for no additional upgrade cost. These are not available everywhere in the country and most contractors are not certified as an approved installer. If you can find one that is and the shingles are available in your area, we highly recommend using them. My company has been certified with Malarkey and our customers have been ecstatic at the value they receive.

Although you may have already received general information about warranties the contractor offers, you want to make sure that you really understand what each one covers before setting up the first work date. For manufacturer's warranties, be sure to have the contractor explain the types of materials used to repair your roof or home.

The materials warranty the contractor offers you comes directly from the manufacturer. Each materials manufacturer has its own guidelines outlining when it will honor the warranty and any situations that would void the warranty. Your contractor must follow all instructions from the manufacturer, including how to install the roofing shingles or other material, in order for the warranty to remain valid. You have the right to see the manufacturer's warranty and should ask to do so if the contractor doesn't offer it first. We would also always recommend that your chosen contractor has received certification for the type of shingle installed as it allows for upgraded warranties. These contractors are more likely to follow the manufacturers installation requirements.

The second warranty, as mentioned earlier, is for the quality of the contractor's workmanship. Just to give you an idea of the coverage period to expect, our company routinely offers five-year warranties on any work completed. In most cases, any problems that might arise happen within the first one to two years after repairs or new installation. We choose to offer a five-year warranty to give clients a chance to notice problems that they might not have seen at first.

You also need the assurance that the company will still be around should you need to take advantage of the warranty in the future. Choosing a reputable contractor that has a stable footprint in your community is important.

8 A New Roof Installation Should Qualify You for an Insurance Premium Discount

Our company recommends that you ask your contractor to take photos of the repair or installation process from start to finish. You should keep a copy of the photos for yourself and provide copies for your insurance company as well.

Another reason to take photos is that it documents how your contractor followed the manufacturer guidelines to ensure your materials warranty remains valid. Providing photo proof to both the insurer and the materials manufacturer gives you extra assurance that you can prove both you and the contractor followed proper procedures should the need arise.

When you take photos of the ongoing repair or installation, you can use them to request a large discount on your homeowners' insurance policy.

Most homeowners don't realize that they can request a new roof discount when they have a roof replaced either by necessity or choice.

With most roofs lasting for at least 25 years if not longer, the fact that you just had a roof installed means you probably won't need to make a claim again as long as you own the property. Photos of your new roof help to drive home that you deserve a discount.

Be very skeptical if you contact your insurance agent about receiving a new roof discount and the agent replies that the company doesn't offer one. This is likely untrue as it is standard industry practice to offer this discount. However, some insurance companies don't want to provide the new roof discount because it's the largest cost savings homeowners would be eligible to receive. If you do encounter this kind of resistance, you shouldn't hesitate to let the agent know you will start looking for another homeowners' insurance company.

9 Steer Clear of Insurance Fraud

Occasionally, homeowners run into contractors who knowingly commit insurance fraud to win the job. One way they do this is by offering to pay the deductible on the homeowners' insurance policy. While there are legal ways around paying the deductible, which I mentioned earlier, having the contractor pay it for you is not one of them.

For example, you can ask the contractor to repair or replace your gutters, siding, or another part of your property apart from the roof. You do not have to repair those things when requesting reimbursement for storm damage. However, it's possible to use the ACV of these items without having to file with your insurance company for depreciation. There is nothing illegal about you keeping the ACV.

Let's elaborate on this a bit.

Assume that you have a $1,000 deductible on your homeowners' insurance policy and expenses of $1,200 for items not related to the roof. In this situation, you would legally not have to pay the deductible and still be eligible to receive a $200 credit from your insurance company. The contractor you hired to repair or replace your roof would not be the same person completing the other work.

Contractors who attempt to commit fraud tell you that they will also complete the non-roofing work and you don't have to pay the deductible for it. This arrangement is illegal and will get both of you in trouble since insurance fraud is a felony for both parties involved. Your safest bet is to refuse to do business with a contractor who tells you not to worry about the deductible because that person is attempting to commit felony fraud. The likelihood of someone turning you in or facing charges is less than 20%, but a felony isn't worth the risk.

You do have options if you need help paying your deductible. The first is to get other items you want to repair or replace approved by your insurance company so you can write them off. Your other option is to apply for financing to provide you with quick access to funds that you can use to pay your deductible. Most reputable contractors have financing options. Ask your contractor of choice what options they have available.

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How to Maintain Your Roof to Avoid Having to File Another Claim

When you have your roof replaced, it's important to invest in proper maintenance to ensure it will last for many decades. You don't want to go through the process of roof replacement twice nor do you want to have to file an insurance claim again. Be sure to keep the longevity of the roof in mind when you choose materials such as shingles. Look for a manufacturer that offers high-quality shingles with the longest warranty you can afford to purchase. Some shingle manufacturers offer a warranty lasting 30 to 40 years while others offer a limited lifetime warranty. Limited means the manufacturer won't cover certain types of damage to the roof, so be sure you read all exclusions before selecting those particular shingles.

Thickness of shingles is always a consideration, as is the algae rating. The higher the algae rating, the more likely it is the shingles will withstand the blue-green discoloration that comes after years of algae growth. Both algae and lichen can damage a roof by causing premature wear to the shingles. To prevent this, look for shingles that specifically come with algae resistance. The manufacturer should state how many years the algae resistance will last. You may start to notice algae growth again once the initial resistance timeframe has passed. If so, you can remove algae from your roof by doing a soft wash.

The term soft wash refers to cleaning your roof with a chemical lightly sprayed on the roof to break apart the algae and lichen. You will want to hire a roof cleaning and maintenance contractor to complete the soft wash because it's critical to get the chemical mixture right. Trying to do the job yourself or hiring an inexperienced, unlicensed contractor leaves your roof at risk of discoloration. Always consider quality over price and choose a licensed, bonded contractor to do any repair or installation work on your roof or home.

To be clear, **DO NOT** power wash your roof. This can wash away the extremely valuable granules protecting your roof. Again, **ONLY** ever allow an insured company that specializes in soft washing to preform this on your roof.

Cleaning your gutters at least twice a year is also important to ensure longevity with your new roof. This is something homeowners can do if they're willing to climb a ladder and have the right tools to complete the job. Otherwise, it's best to hire a contractor.

The danger in not cleaning your gutters bi-annually is that water can start backing up within the eave lines and cause damage to the structural foundation of your roof. Leaves, dirt, dead insects, and freezing or standing water will start to rot after a while. Not only will this produce an unpleasant smell, but the backup of debris could cause the gutters not to function properly. Gutters may eventually snap from the excess weight and break apart from the house.

The third thing you want to do to make your roof last as long as possible is clear tree limbs and branches away from the house on a consistent basis. The most typical cause of damage to a roof is when wind blows through trees and the limbs and branches repeatedly hit the shingles. Homes with large trees surrounding them often have roof damage from branches falling on the shingles and causing tears or holes. Neglecting this chore could leave you with a large bill to repair damage to your roof.

Arrange for an Annual Roof Inspection

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Many roofing contracting companies, including ours, provide a free annual inspection after repairing or replacing a roof. Even when everything is fine, it's better to schedule yearly preventive maintenance than waiting until you see cracks, torn shingles, mold, or another common problem on your roof. Sometimes the first indication of a problem is when you feel a drop of water on your face while eating breakfast one day alerting you to the fact the roof is leaking.

When you wait until you already have roof damage before scheduling an inspection, it can be costlier and more labor-intensive to fix. Preventive maintenance gives contractors the opportunity to detect and repair small problems before they reach that point. In addition to the roof, my company inspects the full exterior of the home. Your roof isn't the only important part of your home to protect. I highly suggest using a contractor that is willing to inspect and repair the majority of the items on the exterior and interior of your home.

12 Remember That Your Insurance Company Doesn't Always Have the Final Word

Every day you see commercial advertising that sends the message that insurance companies care and are always looking out for their customers. **What you need to remember is that insurance companies exist to earn profits for the company and its shareholders.** That doesn't necessarily mean your agent or the claims department is going to deliberately try to mislead you. However, you should be aware that an insurance company is a business and like any business will try to protect its bottom line.

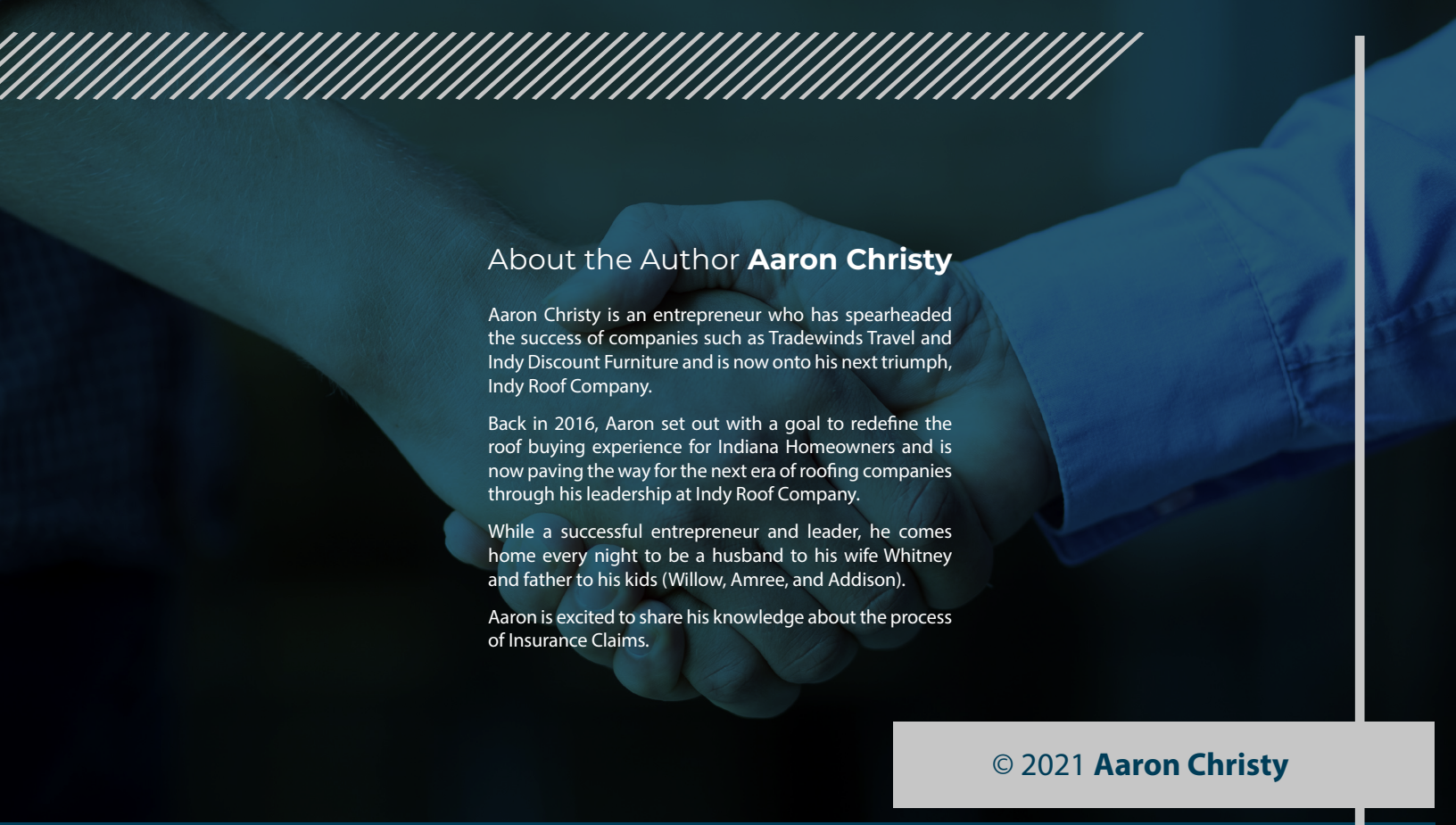
We state these things about insurance companies to underscore the fact that homeowners need to hire an experienced contractor willing to fight for them if the claims department initially denies their request for reimbursement. Unfortunately, not every contractor wants to do this. One reason is that they don't want to damage their relationship with the insurance company that they may need to deal with many more times over the years. Fighting a denied claim or a reduced dollar amount claim on behalf of a client also takes a lot of work.

From a contractor's perspective, sometimes it's easier to go along with the insurance company to get the roof repair or replacement job done quickly and move onto the next assignment. Knowing these things is important to you as a homeowner when it comes time to navigate the process of hiring a contractor.

When you interview a prospective contractor, make sure you go beyond the basics of checking their license, insurance, and warranty information and ask them to explain their typical process of working with an insurance company. Your contractor should have a thorough understanding of the claims process if you are working through insurance to repair storm damage.

Regardless of whether you are hiring a contractor for an insurance or a retail claim, make sure the person or team working on your property follows building codes established by the city and all other requirements. Lastly, your contractor should provide you with a copy of all photos and documentation related to the repair or installation work completed.

I hope this book has made the process of hiring a contractor and going through the process of filing a homeowners' insurance claim easier to understand so you don't have to pull your hair out when it's time to deal with an insurance claim!



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Aaron Christy is an entrepreneur who has spearheaded the success of companies such as Tradewinds Travel and Indy Discount Furniture and is now onto his next triumph, Indy Roof Company.

Back in 2016, Aaron set out with a goal to redefine the roof buying experience for Indiana Homeowners and is now paving the way for the next era of roofing companies through his leadership at Indy Roof Company.

While a successful entrepreneur and leader, he comes home every night to be a husband to his wife Whitney and father to his kids (Willow, Amree, and Addison).

Aaron is excited to share his knowledge about the process of Insurance Claims.

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