ClaimPredict

WHITEPAPER

HOMEOWNER EDITION

Should You File That Roof Claim?

An evidence-based look at the real risks of filing a homeowners roof insurance claim — and why, for legitimate storm damage, the greater financial risk is not filing at all.

A ClaimPredict Whitepaper · 2026 · v1.0 (draft for review)

$3,500
Average U.S. homeowners premium, 2025 — up ~20% in two years, filing or not

Lowest
Relative premium impact of wind & hail claims among common perils

5 yrs
Age beyond which Virginia claims cannot count against renewal

97%
ClaimPredict's stated high-confidence accuracy (wrong ~1 in 38)

EXECUTIVE SUMMARY

Homeowners are widely advised that filing an insurance claim will raise premiums, jeopardize coverage, and leave a lasting mark on their record. These concerns are legitimate — but they apply overwhelmingly to small, frequent, non-weather claims. For legitimate wind and hail damage to a roof, the calculus is very different.

This paper examines each common concern against current industry and regulatory data. It finds that weather claims are the lowest-impact category insurers track; that a growing number of states, including Virginia, restrict non-renewal and surcharges tied to natural-cause claims; and that the most costly decision most homeowners make is deferring a legitimate claim while their roof ages out of full replacement-cost coverage.

It also identifies the root cause of the hesitation — uncertainty about whether a claim will be approved — and how pre-claim prediction now allows that question to be answered before a homeowner commits time or money.

1 Why homeowners hesitate

The apprehension around filing is not irrational. It is simply misapplied — built on outcomes that are true for one category of claim and generalized to all of them.

Homeowners typically weigh four concerns before filing. Each is grounded in something real, and each is examined in detail in the next section. What unites them is that they describe the behavior of high-frequency, non-weather claims — not a single, legitimate storm claim on a roof.

PREMIUM **Rate increases**	Filing can raise a renewal premium, but the increase scales with claim type, payout size, and frequency. Weather claims move it least.
RECORD **The CLUE report**	Claims are logged to a national loss-history database for roughly seven years, including denied ones. Underwriters, however, read that record in context.
COVERAGE **Non-renewal**	Losing coverage is the genuine worst case — and the most heavily regulated outcome, particularly for weather and catastrophe claims.
ECONOMICS **Small claims**	For losses that barely exceed the deductible, filing is often not worthwhile. A five-figure roof replacement is a categorically different decision.

2 Reassessing each concern

Each concern is stated as a homeowner would raise it, then assessed against how a legitimate roof claim actually behaves.

3.1 Premium impact

> THE CONCERN
>
> *"Filing one claim will send my rates through the roof."*

The statistics behind that fear are dominated by **water damage, theft, and liability** claims — the high-frequency categories insurers penalize most heavily. **Wind and hail sit at the bottom of the impact scale.** Some carriers barely adjust a premium for a weather claim, and several states restrict the surcharge entirely.

The homeowners who are genuinely harmed tend to file **small** claims — a $1,200 loss that adds a few hundred dollars a year for five years. When the covered loss is a $15,000–$25,000 roof, the payout dwarfs any plausible surcharge.

✓ **Assessment:** Weather claims are the lowest-impact category a homeowner can file.

3.2 Non-renewal

> THE CONCERN
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> *"They will simply refuse to renew me."*

Non-renewal is the outcome worth taking most seriously, which is precisely why legislators constrain it most tightly. A growing number of states **limit or prohibit** non-renewing a policy *solely* because of a weather or catastrophe claim; Virginia is among them (see Section 7).

Moreover, the trigger for non-renewal is **frequency, not a single event**. Reviews are typically prompted by two or more claims within a few years. One legitimate storm claim reads as low risk to an underwriter.

✓ **Assessment:** A single storm claim rarely threatens coverage; claim frequency is the real driver.

3.3 The permanent record

> THE CONCERN
>
> *"A claim will follow me forever."*

A claim remains on a CLUE report for approximately **seven years — not indefinitely** — and is read in context. A lone weather claim does not resemble a pattern of water or liability losses.

In several jurisdictions the reach is shorter still: **Virginia prohibits insurers from using claims older than five years** against renewal at all.

✓ **Assessment:** One weather claim is a contextual footnote, not a lasting liability.

3.4 Deferring the claim

> THE CONCERN
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> *"It is safer to wait and not disturb the policy."*

This is the most expensive misconception. Roof age is now a **primary underwriting factor**. Carriers increasingly convert roof coverage from replacement-cost value to depreciated actual-cash-value once a roof passes a threshold as low as **10–15 years**.

Consequently, every year a homeowner defers covered damage is a year of coverage lost. A roof eligible for full replacement today may pay only a depreciated fraction after the next renewal — or be excluded outright. Waiting to 'protect the record' can forfeit tens of thousands in coverage already paid for.

✓ **Assessment:** The roof-age clock runs regardless of filing; deferral destroys coverage value.

3.5 Denial risk

> THE CONCERN
>
> *“What if I file and am denied?”*

This is the concern underlying all the others, and until recently it could not be answered in advance. That uncertainty is the only reason ‘do not file’ ever functioned as a safe default.

It is also the concern that no longer needs to exist. Pre-claim prediction now estimates approval odds **before a claim is filed**, allowing a homeowner to proceed on strong claims and set aside weak ones (Section 4).

✓ **Assessment:** Denial risk can now be assessed before filing rather than discovered afterward.

3.6 The cost of inaction

> THE CONCERN
>
> *“At least not filing keeps my premium down.”*

Home insurance premiums have risen roughly **20% nationally over two years** — driven by catastrophe losses, reinsurance costs, and construction inflation — affecting households that never filed a claim.

Because the increase arrives regardless, declining a legitimate claim secures no saving. It simply **adds the repair cost on top of a rate increase already underway**.

✓ **Assessment:** Premiums rise with the market, not as a penalty for filing.

3 The decision problem: filing without information

Reviewed together, the concerns above share a single root: the homeowner cannot know, at the moment of decision, whether the claim will be paid. Filing therefore behaves like a wager — a possible payout weighed against the possibility of wasted effort and a denial recorded for nothing.

That uncertainty is what made avoidance feel prudent. Remove it, and the decision is no longer a wager but a calculation. Pre-claim prediction is what removes it.

4 Pre-claim prediction

ClaimPredict addresses the question that previously had no answer before filing: is this claim actually likely to be paid?

The service analyzes the outcomes of large numbers of real property claims across carriers, regions, damage types, and roof conditions, and returns an approval probability with a confidence tier from roughly fifteen inputs — carrier, location, roof material and age, damage type, deductible, and loss date — in under a fifth of a second.

In practice, this converts 'file carefully' from advice into a repeatable process: a homeowner, or a contractor acting on their behalf, can confirm that a claim carries strong approval signal before committing to it, and set aside claims that do not.

Signal	Prediction	High Confidence
65–74% conf.	75–84% conf.	85%+ conf.
68%	86%	97%
STATED ACCURACY	STATED ACCURACY	WRONG ~1 IN 38

ClaimPredict's published confidence tiers and stated accuracy. Figures are the vendor's own; a prediction is a probability, not a guarantee of outcome.

Two points preserve the integrity of that process. First, a prediction is a probability, not a promise; ClaimPredict states as much, and a responsible reader should too. Second, a low probability does not mean the damage is not real — it indicates the carrier is likely to contest the claim, which is a signal to document more thoroughly or engage an advocate, not automatically to abandon it.

Used this way, pre-claim prediction directly neutralizes the concerns of Section 2: the danger was always filing claims that are denied and recorded for nothing, and that danger recedes when approval odds are known in advance.

5 A framework for filing

The same discipline protects a homeowner's record and finances in every case.

01 **Understand the policy before a loss occurs**
Review the declarations page. Confirm whether the roof is covered at replacement cost or actual cash value, the deductible structure, and any roof-age endorsement. This determines the entire calculation.

02 **Obtain an independent inspection before contacting the insurer**

A qualified contractor establishes what the damage actually is, and helps avoid the 'inquiry trap,' in which a preliminary call to the insurer is sometimes logged as an inquiry against the record.

03 **Pre-qualify the claim**

Assess approval odds through ClaimPredict, or a contractor who uses it, before filing. Proceed on strong claims; reconsider weak ones.

04 **Document causation, not merely damage**

Roof claims turn on proving that a covered peril — wind or hail — caused the loss, as distinct from age and wear. Dated photographs, storm records, and a forensic assessment are decisive.

05 **Do not file small or frequent claims**

Where a covered loss barely exceeds the deductible, paying out of pocket preserves the record for losses that genuinely warrant a claim.

06 **Act while coverage is strongest**

If a roof is approaching an actual-cash-value threshold and has legitimate storm damage, deferral only reduces what the policy will pay.

6 Conclusion

For a homeowner, filing a legitimate roof claim was never the risky act. Filing without knowing the outcome was — and that problem is now solvable.

- **Weather claims** are the lowest-impact category insurers track.
- **Many states, including Virginia,** restrict non-renewal for natural-cause claims.
- **The economics** favor filing when a five-figure roof dwarfs any surcharge.
- **Deferral** erodes coverage as the roof ages toward actual-cash-value settlement.
- **Premiums rise** regardless of filing; declining a claim adds cost without benefit.
- **Pre-claim prediction** means a homeowner need never file without knowing the odds.

7 Virginia-specific considerations

COMMONWEALTH OF VIRGINIA

For an owner-occupied home in Virginia, state law is unusually favorable to filing a legitimate storm claim, and addresses the specific fears that deter homeowners.

NON-RENEWAL PROTECTION

A storm claim cannot cost you the policy

Virginia insurers cannot decline to renew a homeowners policy solely because of a claim resulting primarily from natural causes — which includes wind and hail. The central fear is directly constrained by law.

INQUIRY PROTECTION

Asking questions carries no penalty

A policy cannot be non-renewed simply because the owner inquired about coverage or policy provisions, so becoming informed costs nothing.

THE FIVE-YEAR LIMIT

Older claims stop counting

Claims older than five years cannot be used against a renewal, so the record does not follow an owner indefinitely.

CLAIM-HANDLING STANDARDS

The process favors the insured

Insurers must acknowledge a claim within ten working days, state a written reason for any non-renewal, and advise the owner of the right to appeal to the Insurance Commissioner.

> *Virginia's Bureau of Insurance advises that a company cannot refuse to renew a homeowners policy solely because of a claim resulting primarily from natural causes, an inquiry about coverage, credit information, or claims older than five years.*
>
> — Paraphrased from the Virginia SCC *Homeowners Insurance Guide*. Confirm current wording before publication.

Because wind and hail are natural causes, the single most common reason homeowners avoid filing — fear of non-renewal — is precisely what Virginia law restricts. Combined with pre-claim prediction, a Virginia homeowner filing legitimate roof damage operates in about as low-risk an environment as exists.

NOTES & REFERENCES

[1] Virginia State Corporation Commission, Bureau of Insurance — *Homeowners Insurance Guide* (non-renewal restrictions for natural-cause claims, inquiries, and claims older than five years). scc.virginia.gov.

[2] LexisNexis Risk Solutions — C.L.U.E.® Property loss-history report (claims retained approximately seven years, including zero-payment and denied claims).

[3] Insurance Information Institute (III) — guidance on how claim type, size, and frequency affect homeowners premiums.

[4] National Association of Insurance Commissioners (NAIC) — homeowners insurance market and premium data.

[5] Congressional Budget Office (2024) — *Climate Change, Disaster Risk, and Homeowner's Insurance* (premium trends).

[6] Congressional Research Service (2024) — *Natural Disasters and the Homeowners Insurance Market*.

[7] Louisiana Department of Insurance / La. R.S. 22:1333 — three-year non-renewal protections and treatment of "Act of God" claims (illustrative of multi-state weather-claim protections).

[8] ClaimPredict — published methodology, confidence-tier accuracy, and coverage (claimpredict.io).

Draft references. Premium ranges, roof-age underwriting thresholds, and state-specific provisions should be confirmed against current primary sources, and exact statutory language verified, prior to publication.
