LANDLORD EDITION

# Should You File That Roof Claim?

An evidence-based look at the real risks of filing a claim on a rental property — and why, for a legitimate covered roof, leaving it unclaimed is a strategic and financial error.

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

**25–50%**
How much more a landlord dwelling (DP-3) policy costs than a comparable homeowners policy

**RCV**
Most DP-3 policies pay roof damage at full replacement cost — coverage worth using

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

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

EXECUTIVE SUMMARY

Landlords weigh the same concerns as homeowners when deciding whether to file — with additional considerations specific to rental property: a higher-cost policy base, closer scrutiny of claim frequency, a loss record that attaches to the asset, and portfolio-level renewal effects. These considerations are real, but they strengthen rather than weaken the case for filing legitimate roof damage.

This paper assesses each concern against current data. It finds that a landlord dwelling policy typically pays roof damage at full replacement cost; that weather claims are the lowest-impact category insurers track and are proportionally smaller against a higher premium base; and that deferring a covered claim commonly forfeits replacement-cost coverage as an aging roof converts to depreciated settlement.

It also addresses two landlord-specific risks directly — occupancy disclosure and thinner statutory protection — and shows how pre-claim prediction turns both into arguments for disciplined, pre-qualified filing rather than avoidance.

## 1 Why landlords hesitate

Every homeowner concern applies to rental property, with additional wrinkles. Those same wrinkles, examined closely, make disciplined filing more valuable, not less.

Landlords typically weigh four concerns specific to rental property. Each is real for the wrong kind of claim — small, frequent, or tenant-driven. A legitimate storm claim on the roof is none of these, as the next section examines.

| | |
|---|---|
| PREMIUM BASE<br>**A costlier policy** | A dwelling (DP-3) policy runs 25–50% above a comparable homeowners policy. A larger base, however, means one claim's proportional impact is smaller. |
| FREQUENCY<br>**Rental claim patterns** | Tenant-occupied properties generate more incidents, and underwriters watch rental frequency closely. Small, repeated claims are the risk — not a single roof. |
| THE ASSET<br>**A record that travels** | A rental's loss history attaches to the property into a sale or refinance. So does a new roof and restored replacement-cost eligibility. |
| PORTFOLIO<br>**Book-wide effects** | Multiple properties under one carrier can share the consequences of a claim pattern — which is exactly why each claim should be pre-qualified. |

## 2 Reassessing each concern

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

## 3.1 Portfolio premiums

THE CONCERN

*"A claim will raise premiums across my portfolio."*

Wind and hail are the **lowest-impact claim category** insurers track; the alarming figures derive from water, liability, and high-frequency filings. Because a DP-3 already carries a higher premium base, the **proportional** effect of one storm claim is smaller than owners assume.

On a $15,000–$25,000 roof, the payout dwarfs any surcharge. What genuinely elevates a portfolio's cost is a **pattern** of small claims — exactly what disciplined, selective filing avoids.

✓ **Assessment:** One legitimate roof claim is low-signal; small-claim frequency is the real cost.

## 3.2 Non-renewal and re-shopping

THE CONCERN

*"They will drop me and I will have to re-shop everything."*

Non-renewal is driven by **frequency, not a single covered event**. Two or three claims within a few years prompt review; one storm claim reads as low risk.

Landlords do carry **thinner statutory protection** than owner-occupants (Section 7). That is not a reason to avoid filing — it is the reason to **pre-qualify every claim** and file only those with strong approval signal.

✓ **Assessment:** Frequency triggers non-renewal; selective, pre-qualified filing prevents it.

## 3.3 The record follows the asset

THE CONCERN

*“A loss record will deter a future buyer’s insurer.”*

A claim does attach to the **property**. So does what the claim delivers: a **new roof** and restored eligibility for replacement-cost coverage.

To a prospective buyer’s insurer, a dated, storm-damaged roof is the greater liability. The improvement and the record travel together — and the improvement raises the asset’s value.

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✓ **Assessment:** A new roof aids a sale or refinance more than a single weather claim hinders it.

## 3.4 Deferral

THE CONCERN

*“Better to defer the roof and avoid the disruption.”*

Deferral is the most expensive option for rental property. Roof age is a **primary underwriting factor**, and carriers convert roof coverage from replacement cost to depreciated value once a roof passes a threshold as low as **10–15 years**.

A DP-3 likely pays roof damage at **full replacement cost today**. Deferral risks a renewal that quietly reduces the roof to actual-cash-value settlement, turning a covered replacement into a depreciated fraction funded by the owner.

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✓ **Assessment:** Replacement-cost coverage is worth using before it converts to actual cash value.

### 3.5 Denial and policy validity

> THE CONCERN
>
> *"I could be denied — or discover my policy is void."*

Two distinct issues, both manageable. On **occupancy**: a property still insured on an owner-occupied policy after being rented can have *any* claim denied for undisclosed rental use. Confirm the correct form (DP-3) and disclose occupancy before a loss.

On **denial risk**: this is what pre-claim prediction removes, estimating approval odds before filing so a landlord commits only to claims with real signal.

✓ **Assessment:** The correct policy form plus pre-qualification removes both risks.

### 3.6 The cost of inaction

> THE CONCERN
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> *"Sitting tight keeps my costs flat."*

Rental premiums are rising with the broader market — catastrophe losses, reinsurance, construction inflation — **irrespective of filing**.

Declining a covered claim protects no margin; it **converts a covered loss into an out-of-pocket capital expense** on top of a rate increase already underway.

✓ **Assessment:** Costs rise regardless; an unclaimed covered roof is margin forfeited.

## 3 The decision problem: filing without information

Across a portfolio, the concerns above share the homeowner's root cause, compounded: the landlord cannot know, at the moment of decision, whether each claim will be paid — and that uncertainty multiplies across properties and carriers.

Guessing on each claim is therefore the portfolio's real liability. Knowing the approval odds before filing is what protects the book. Pre-claim prediction provides that knowledge.

## 4 Pre-claim prediction

ClaimPredict answers the question that matters most across a portfolio: 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, returning an approval probability with a confidence tier from roughly fifteen inputs in under a fifth of a second.

For a landlord, this is portfolio hygiene rather than a convenience. Where claim frequency is managed across many properties, often under a single carrier, pre-qualifying each claim keeps the book's risk profile clean and directs capital and contractor time only where the approval signal is real.

| 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 the process. A prediction is a probability, not a promise — ClaimPredict states as much. And a low probability does not mean the damage is not real; it indicates the carrier is likely to contest the claim, warranting stronger documentation or an advocate rather than abandonment.

Applied across a portfolio, pre-claim prediction 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

Whether the portfolio is one rental or twenty units, the same discipline protects it.

01 **Confirm the correct policy form**

Ensure each rented property is insured on a landlord dwelling policy (typically DP-3), not a residual owner-occupied policy. Undisclosed rental use can void claims; disclose occupancy immediately.

02 **Review the declarations page**

Confirm replacement-cost versus actual-cash-value settlement on the roof, the deductible structure, and any roof-age endorsement, before a loss rather than after.

03 **Require tenant renters insurance**

Keeping tenant-caused damage off the policy preserves claim frequency for losses that genuinely belong to the owner — such as the roof.

04 **Pre-qualify every claim**

Assess approval odds through ClaimPredict, or a contractor who uses it, before filing. Across a portfolio, filing only high-probability claims keeps the entire book’s risk profile clean.

05 **Document causation forensically**
Establish that a covered peril caused the damage, as distinct from age and wear, through dated photographs, storm records, and a professional assessment.

06 **Use replacement-cost coverage before it converts**
Where a roof approaches an actual-cash-value threshold and has legitimate storm damage, filing now captures replacement value the next renewal may not offer.

## 6 Conclusion

For a landlord, an unclaimed covered roof is margin left on the table — not prudence. Filing without knowing the outcome was the real risk, and it is now solvable.

- **Weather claims** are the lowest-impact category, and smaller still against a DP-3 base.
- **A DP-3 pays replacement cost** on the roof today — worth using before it converts.
- **Frequency,** not one storm claim, is what threatens renewal terms.
- **A new roof** travels with the asset and strengthens a sale or refinance.
- **Correct form and disclosure** eliminate the occupancy-void risk.
- **Pre-claim prediction** keeps the whole portfolio's risk profile clean.

## 7 Virginia-specific considerations

COMMONWEALTH OF VIRGINIA

Virginia's market and claim-handling rules work in a landlord's favor, with one honest caveat that reinforces the case for pre-qualifying rather than undermining it.

REPLACEMENT COST

### The DP-3 usually pays the full roof

Virginia landlord dwelling policies commonly settle roof damage at replacement cost — the coverage most worth using before an aging roof converts to depreciated value.

LOWEST-IMPACT PERIL

### Weather claims are treated gently

Wind and hail remain the category insurers penalize least; the principle that protects homeowners protects a rental filing.

CLAIM-HANDLING STANDARDS

### The process is regulated in your favor

Virginia insurers must acknowledge a claim within ten working days and provide a written reason and notice for any non-renewal, giving the owner standing to question and appeal.

MARKET BACKSTOP

### Coverage of last resort exists

The Virginia Property Insurance Association (FAIR Plan) backstops property coverage, so the standard market is not a landlord's only option if a carrier exits.

**An honest caveat — and why it strengthens the case.** Virginia's strongest non-renewal protections (the natural-cause, inquiry, and five-year rules) are written for *owner-occupied* homeowners policies and do not automatically extend to non-owner-occupied dwelling policies in the same way. Landlords carry thinner statutory cushion — which is precisely why each claim should be pre-qualified. When approval odds are known before filing, thin protection ceases to matter, because only high-probability claims are ever filed.

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.*

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