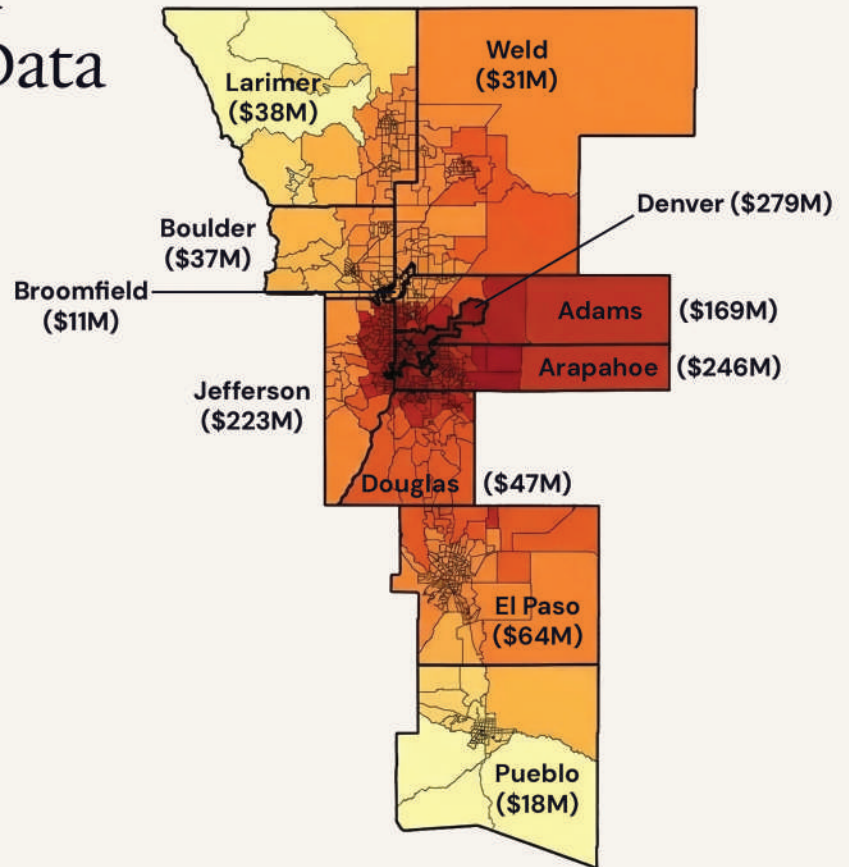


2026 Denver Hail Report: Over \$1.1 Billion in Hail Damage in the Front Range Projected Annually

(Most contractors are getting paid less than they should.)

Front Range Projected Annual Hail Damage Data

County	\$Damage	#Events
Denver	\$279M	9 - 10
Arapahoe	\$246M	9 - 10
Jefferson	\$223M	7 - 8
Adams	\$169M	8 - 9
El Paso	\$64M	5 - 6
Douglas	\$47M	6 - 7
Larimer	\$38M	3 - 4
Boulder	\$37M	5 - 6
Weld	\$31M	6 - 7
Pueblo	\$18M	3 - 4
Broomfield	\$11M	3 - 4



Nobody wants to work without getting paid.

In perhaps no other industry does a professional do tens or hundreds of thousands of dollars of work without being sure they are going to get paid. But that routinely happens to contractors working on different aspects of the restoration and rebuilding process.

Top 5 Things Contractors Miss & Insurance Companies Leave Out

1. Code and Ordinance Upgrades

Adjusters routinely scope for "like kind and quality" while ignoring current local requirements. Critical omissions frequently include ice and water shields, drip edges on the full perimeter, and mandatory ventilation or fireblocking upgrades.

2. Additional Scope: Hidden, Secondary, and Collateral Damage

Initial scopes often miss damage that isn't immediately visible, especially in catastrophic situations. This includes substrate issues like damaged decking or framing exposed only after tear-off, as well as collateral items like gutters, insulation, and interior leak staining.

3. General Conditions

Carrier scopes often pay for materials but omit the "process" costs required to execute the work. Essential items like Overhead & Profit (O&P), project management, site protection, and trade-specific cleanup are frequently left out of the initial estimate.

4. True Like, Kind, Quality and Complete Assemblies of Components

Insurers often suggest partial repairs or patches that result in non-uniform systems. They frequently fail to account for custom finishes or the necessity of elevation-wide replacement when discontinued materials, such as specific siding or shingles, cannot be matched.

5. Soft costs and Time-Element Items

Even with a decent physical scope, adjusters commonly under-scope the administrative side of the loss. This includes missing costs for required permits, engineering, and the temporary protection measures that must remain in place for the duration of the project.



The Colorado Advantage

In Colorado, appraisers are legally allowed to determine causation (e.g., distinguishing hail damage from pre-existing wear) as part of the "amount of loss."

This is a critical mechanism that forces carriers to cover disputed damage rather than just arguing over the price of a repair.

Stuck or Undervalued Claim?

Appraisal could be your secret weapon.

When a claim hits a wall—whether the carrier is lowballing the scope or flat-out stalling—you need a mechanism that shifts the power back to the evidence. Appraisal isn't just a backup plan; it's a structured, binding process designed to get the project funded and your crews moving.

Choosing Your Path: Public Adjusting vs. Appraisal

Understanding which tool to pull from your belt is the first step toward a successful settlement.

Feature	Public Adjusting	Appraisal
Primary Use	Proactive: Use for new damage or filing a claim from day one.	Reactive: Use to "get a claim unstuck" after an impasse.
Focus	Comprehensive advocacy, policy interpretation, and negotiation.	Specifically determines the amount of loss (damage value).
Process	Direct negotiation with insurance carrier adjusters.	Disputed values are resolved by a panel of professionals.
Fee Structure	Usually a contingent fee (typically 10%).	Typically an hourly or flat fee.

How the Appraisal Process Works

The goal of appraisal is to remove the "he-said, she-said" and replace it with a binding decision made by experts.

- 1 Formal Written Demand:** Either the policyholder or the insurer submits a written notice to invoke the appraisal clause.
- 2 Choosing Appraisers:** Each party selects a qualified, disinterested appraiser.
- 3 Selecting an Umpire:** The two appraisers jointly choose a neutral third-party umpire to act as a tie-breaker if they cannot agree.
- 4 Position Exchange:** Both appraisers provide detailed position estimates and findings.
- 5 The Binding Award:** If any two of the three parties (Appraiser A, Appraiser B, or the Umpire) agree on a value, an appraisal award is executed, and the decision is binding.

Why Appraisal is Your "Secret Weapon"

Appraisal works because it forces a resolution while you stay focused on production. Here is why it keeps your jobs running:

- Faster Dispute Resolution**
- Finality without Litigation**
- Higher Settlement Amounts**
- Accelerated Production**

JustClaims' Pro Tips to Protect Scope & Keep Your Job Running

A "low and slow" claim isn't just a headache; it's a direct threat to your production schedule and profit margins. To keep every project operational from day one to completion, you must shift from a reactive to a proactive advocacy strategy.

1

Set a "High Reserve" From Day One

Skip "ballpark" estimates. Submit a full **Proof of Loss** package with forensic data at the initial inspection. This forces the carrier to anchor a high financial reserve from day one, preventing the "return the volley" supplement cycle.

2

Start the Statutory Clock

Stop carrier delay tactics. Submit all evidence upfront to start the **60-day statutory clock**. In Colorado, this provides massive leverage; unreasonable delays can trigger penalties up to **2x the benefit** plus attorney fees.

3

Protect the "Invisible" Scope

Carriers routinely omit the "paper" costs required for production. Always include **Code & Ordinance** (ventilation, drip edges, General Conditions, O&P), and provisions for **hidden substrate damage** exposed only after tear-off.

The Power of Professional Advocacy: By the Numbers

Utilizing a Public Adjuster or the Appraisal process isn't an added cost—it's a margin protector—and eliminates the risk of "unauthorized practice of adjusting" for your staff.



2x to 4x faster settlements through enforced deadlines.



200–500% increase over initial carrier offers.

Protect Your Scope with JustClaims in Your Corner

JustClaims is your technical advocacy extension. As licensed Public Adjusters, we combine AI-driven forensic data with a **clear path to binding appraisal to resolve disputes and protect your margins**. We handle the carrier fight—for hail, wind, fire, or water claims—so you can stay focused on the build.

Get a Free Claim Review --> partner@justclaims.ai