

**TOP SECRET**

# THE UNAUTHORIZED, NO-B.S. GUIDE TO ROOF REPAIRS & INSURANCE CLAIMS IN 2025

## *What Your Insurance Company & Roofers Don't Want You to Know*

*By TJ Ware, Award-Winning Public Insurance Adjuster, National policy advisor & Roofing Contractor*

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## INTRODUCTION: WELCOME TO THE ROOFING GAME

Hey neighbor! You already know what time it is. Every spring and summer, our roofs get a Texas-sized beatdown from hail, wind, and whatever else Mother Nature decides to throw at us.

Next come armies of door-knocking roofers, many of them clueless about roofing or insurance, they're just salesmen, some of which were selling alarms last week.

Then, just when you think you're getting some help—BAM! Your insurance company hits you with:

- 🚩 A sky-high deductible
- 🚩 Limited coverage
- 🚩 A claim denial for the dumbest reason ever

Sound familiar? I've been in the roofing and insurance adjusting game for 15 years—long enough to know that most homeowners get taken for a ride.

So, I'm breaking it all down for you. This is the REAL guide to navigating roof repairs and insurance claims in 2025. No fluff. Almost no sales pitch. Just the top-secret insider knowledge that insurance companies and roofers hope you never find out.

Let's get into it. 🚀

**(SKIP TO CHAPTER 9 FOR THE JUICY STUFF!)**

I am not an attorney and nothing in this booklet is meant to serve as legal advice.

## **CHAPTER 1: THE STORM SEASON REALITY CHECK**

Storm season in DFW runs from March through late summer, bringing a steady risk of hail and high winds. Here's a hard truth: if you replace your roof too early in the season, you might be rolling the dice.

If another storm hits, you could be looking at two claims—and two deductibles. That's a costly mistake.

**Timing is everything.**

Got hit early in the season? Think before you file. If the damage isn't urgent, waiting could save you from paying out twice.

## **CHAPTER 2: YOUR DEDUCTIBLE IS A BEAST**

Your deductible isn't some small, manageable number like \$500. Most people around here are looking at 1-2% of their home's rebuild cost—meaning you're probably on the hook for \$3,000 to \$8,000+ out of pocket before insurance kicks in.

**If your deductible is high, consider how much damage you actually have before filing a claim. A small repair might be cheaper than a full claim.**

Insurers are trying to get out of the roof-replacement business. Some deductibles now are more than the value of the entire roof. You need to understand how the roofing and claims business works, and employ a smart strategy to maximize value for YOU.

## CHAPTER 3: ROOFING 101 – WHAT YOU'RE REALLY PAYING FOR

Most homes around here have asphalt composition shingles. But here's the dirty little secret: 95% of roofs in our area are either

⚠ Three-tab shingles = cheap, weak, and basically asking for wind damage.

⚡ Architectural (laminated) shingles = thicker, better wind resistance, and a roof that actually lasts.

Our company automatically upgrades three-tab shingles to architectural shingles for free—because our cost difference is minimal, but the quality difference is huge.

\*If a roofer is still trying to sell you three-tab shingles in 2025, run.

## CHAPTER 4: INSURANCE CLAIM SECRETS THEY DON'T WANT YOU TO KNOW

💰 Secret #1: The first check you get is called the actual cash value (ACV)—this is just part of the total payout. Your insurance holds back depreciation until repairs are done.

💰 Secret #2: That money is YOURS. You can choose not to repair certain things and apply the cash to your deductible. It's not illegal to do this, despite what some people might tell you. You can even take the money to Vegas and try to double it, but I don't recommend it. Did I mention insurance claim money is non-taxed?


💰 Secret #3: If you don't repair an item, you can't claim depreciation later—and insurance won't pay for it in a future claim. Submitting a false invoice is fraud

**Your insurance payout is not a gift—it's a strategy game. Play it smart.**


Your insurance policy is a contract and you are owed damages according to the provisions of your policy.



## CHAPTER 5: WIND VS. HAIL DAMAGE – WHICH PAYS MORE?

 Hail claims = bigger payouts.

- Hail damage can impact siding, windows, gutters, fences, A/C units, and paint—which means more money from insurance.

 Wind claims = smaller payouts.

- Wind usually just lifts shingles, meaning insurance might only approve repairs, not a full replacement.

If you have both wind and hail damage, a hail claim usually has a better chance of being approved for full replacement than wind. Some insurers will classify a claim as both wind/hail.

## CHAPTER 6: TO REPAIR OR REPLACE? HOW TO DECIDE

### Small repairs (\$250– \$2,000)

- A few missing shingles? Repairable? Pay out of pocket and save the claim for a bigger storm.

### Full roof replacement (\$12,000 – \$25,000+)

- Major damage? Your roof is old? Shingles no longer available? Now's the time to file.

### Avoid getting screwed:

- If your deductible is \$4,000+, and insurance values the damage at \$2,500, you get no money. BUT the \$2,500 (they didn't actually pay you) WILL BE TAKEN OUT OF A FUTURE CLAIM AS WELL.

In that case, not filing a claim, and making repairs might be the better move.

**A new roof isn't always the best financial decision. Sometimes, a strategic repair makes more sense.**

Our company makes most small repairs for just \$250, so we can build trust as your go-to solution for future storm damage or any other home improvement or repair project. **Text me personally at 214-299-2480 for a quote.**



## CHAPTER 7: ROOFER RED FLAGS 🚩

Since Texas doesn't require contractor licenses, ANYONE can call themselves a roofer. Here's how to spot the scammers:


- 🚩 They offer to "cover" your deductible. (That's illegal.)
- 🚩 They ask for full payment upfront. (No legit contractor does this.)
- 🚩 They pressure you to sign a contract on the spot, for full replacement, before a claim is approved. (Slow down!)
- 🚩 They don't explain the insurance process. (Because they don't understand it themselves.)

**Do your homework before hiring a roofer. The wrong one will cost you BIG.**

## **CHAPTER 8: SMART HOMEOWNER MOVES**

- ✓ Know your policy. (Get the full document, usually over 50 pages—not just the “declarations page.”)
- ✓ Be strategic with claims. (Don’t waste them on minor damage.)
- ✓ Upgrade your shingles. (Especially if you can get an insurance discount.)
- ✓ Work with experts. (A contractor helps with repairs; hiring a Public Adjuster is sometimes required to fight for your claim.)
- ✓ Protect your home. (A tarp or temporary repair can prevent further damage while you sort things out, and is your duty according to the policy.)

## CHAPTER 9: THE LOOPHOLE NO ONE TELLS YOU ABOUT – BE YOUR OWN GENERAL CONTRACTOR

 Here's a little-known fact that could save you thousands: Texas does NOT require licensing for roofers or general contractors. This means that, legally, YOU can be your own general contractor—and it might just be the smartest move you can make.

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### HOW IT WORKS: THE GENERAL CONTRACTOR


Most roofing companies act as general contractors, meaning they:

- ✓ Hire subcontractors to do the actual work
- ✓ Add 10-20% in “overhead and profit” for managing the project
- ✓ Handle all scheduling and coordination

But since Texas doesn't require contractor licensing, you can legally take on that role yourself.

### WHY THIS MATTERS FOR INSURANCE CLAIMS

When you file a claim, insurance sometimes pays for general contractor overhead & profit (O&P)—typically 10% for overhead and 10% for profit. That's an extra 20% on top of the total job cost. (This is less common on a roof-only claim, but typical on claims involving multiple trades like gutters, HVAC, painting, windows etc. i.e. hail claims)

 If you hire a roofing company as a general contractor, they pocket that extra 20%.

 If YOU act as your own general contractor, YOU keep that 20%—which can be used to cover your deductible.

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## HOW TO DO IT (STEP-BY-STEP)

### ① File Your Insurance Claim & Get an Estimate

- Your insurance adjuster will write up a repair estimate.

### ② Inform the Roofer That You Are the General Contractor (your roofer can still help, since you are hiring him to actually replace the roof)

- Instead of hiring them as a full-service general contractor, you're hiring them as a subcontractor for the roofing work only.
- You'll be responsible for handling paperwork, scheduling, and any other trades needed (if applicable).

### ③ Negotiate the Roofing Price

- Since the roofer doesn't have to handle the entire project, you can negotiate a lower price for the labor and materials.
- Make sure the quote reflects insurance's allowed cost—that way, insurance pays for everything.

### ④ Keep the General Contractor O&P for Yourself

- Instead of paying a general contractor markup, you apply those funds toward your deductible.
- In some cases, this can fully cover your out-of-pocket cost!

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## EXAMPLE: SAVINGS BREAKDOWN

Scenario: Insurance approves a \$20,000 roof replacement

#### ♦ Traditional Route (Using a General Contractor)

- Roofing company takes \$4,000 (20% O&P)
- You still owe your \$4,000 deductible

- Total out-of-pocket cost = \$4,000
- ♦ Savvy Homeowner Route (Being Your Own GC)
  - YOU keep the \$4,000 overhead & profit
  - Apply that to your deductible
  - Total out-of-pocket cost = \$0 🌟

**What about the Texas deductible law?** If your insurance company demands a copy of the deductible check, you can formalize your GC business with a \$20 assumed name certificate (DBA), and write a personal check to your own company. This is how savvy business owners work within their own businesses to save and make money. Do you think a Roofer would hire another company to replace the roof on his personal home? Since there is no licensing, a Roofer or General Contractor is anyone who decides to be one. For one project, or a thousand. Please feel free to consult an attorney, and ask for any legal reference or law saying a roofer can't handle their own insurance claim, or that you are not legally allowed to be your own contractor for your Texas insurance claim.

## WHO THIS WORKS BEST FOR

- ✓ Homeowners willing to handle some paperwork & coordination
- ✓ People comfortable negotiating with contractors
- ✓ Anyone who wants to keep more of their insurance payout

🚧 Who this ISN'T for:

- If you want a completely hands-off experience, this may not be for you.

**If your claim involves multiple trades (gutters, siding, windows), being your own GC means coordinating those repairs yourself.**


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## FINAL TAKEAWAY: KNOW YOUR OPTIONS!

Most homeowners don't know they can do this—because roofing companies make more money when they act as the general contractor.


If you're willing to take a little control over the process, you can legally pay your roofer as a subcontractor and use your insurance payout strategically to reduce or eliminate your out-of-pocket cost.

 Bottom Line: Knowledge is power. Now you have it.

 ***Questions? Want to explore this option? Call or text me anytime at 214-299-2480. I'll walk you through the best strategy to make sure you get the most out of your claim.***

#### FINAL THOUGHTS: WHAT TO DO NEXT

If you're reading this, you're already smarter than 90% of homeowners when it comes to roof repairs and insurance claims. Now it's time to make the best decision for your home.

 Need help? Have questions? Want an honest assessment of your roof?

**Call or text me anytime. 214-299-2480 Whether you need a fast CHEAP repair, a full replacement, or just someone to help you understand your claim—I got you.**



**TJ Ware – Policy Advisor, Public Adjuster, Entrepreneur, and Advocate**

TJ Ware is a **policy advisor** for **American Policyholders for Fair Insurance Claims** and a **board advisor** for the **American Policyholder Association**. As a **multiple-time award-winning public adjuster**, he has built a reputation for advocating for fair insurance practices and consumer rights.

A **Marine Corps Iraq War Veteran**, TJ has leveraged his experience and leadership to become a **pro-consumer lobbyist**, working on **Capitol Hill** and testifying before **state legislatures** on critical **insurance claim issues**. His expertise has shaped policies that protect policyholders from unfair claim practices.

TJ is the **founder** of multiple successful companies, including **Paradise Claims, ALL Pro Electric, ALL PRO Roofing & Construction, Insurance Claim Experts, NTS, and Reliable Roofing & General Contracting**. His ventures reflect his commitment to excellence in **insurance adjusting, construction, and electrical contracting**.

Beyond business, TJ is dedicated to **nonprofit work**, using his influence to give back to communities in need. An **instrument-rated pilot, outdoorsman, and devoted father**, he balances his professional accomplishments with his passion for adventure and family.

No gimmicks—just the real deal

📞 Call/Text: (214) 299-2480  
🌐 Website: [www.ReliableRoofTX.com](http://www.ReliableRoofTX.com)  
@Reliable\_Roofing\_TX

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