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10 Signs Your Claim May Need Review

A practical checklist for Texas property owners who think something may be missing from the estimate.

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An underpaid claim is often a scope, pricing, documentation — or coverage — problem.

These are review flags, not proof that an insurer owes more.

1. **Missing rooms, elevations, roof facets, structures, or trades.**
2. **Contractor scope includes necessary work that the carrier estimate omits.**
3. **Material quantities, waste, labor, or access charges appear understated.**
4. **Detach/reset, protection, disposal, permits, or code-related items are missing.**
5. **Collateral damage shown in photos was not addressed in the estimate.**
6. **Interior damage was spot-repaired even though matching or continuity may be an issue.**
7. **Depreciation appears unusually high or is not clearly explained.**
8. **Carrier pricing is materially below qualified local repair estimates.**
9. **Supplemental documents were submitted but not addressed in writing.**
10. **The payment, estimate, deductible, and depreciation do not reconcile clearly.**

WHAT TO DO NEXT

- Compare the carrier estimate line-by-line with contractor or specialist documentation.
- Send photos, estimates, invoices, measurements, and a concise written explanation of what you believe was missed.
- Ask the carrier to explain disputed line items and respond to your supporting documentation.
- If the disagreement remains, review your policy and consider the appropriate next step: PA, appraisal, TDI complaint, or legal counsel depending on the issue.

Keep the discussion factual: what is damaged, what repair is required, what it costs, and what the policy says.

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