



# The I-ENG-A Report

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## Is It “Really” Hail Damage?

Hail damage...an occurrence which can create work for both roofers and adjusters, but may mean a loss of revenue to insurers. Roofers love hail damage because they know they have the potential to convince a homeowner into a full roof replacement. Some adjusters dislike dealing with hail damage claims because if they don't provide money for a new roof to the homeowner, they are viewed as the “bad guys.” That is where the experts come in. An investigative engineer will do roof inspections to evaluate the cause of damage.

Many roofers see hailstorms as an opportunity for some roof replacement work. They begin canvassing the neighborhoods looking for homes that show hail impacts, and offer to do a free damage assessment on the roof for the homeowners. Most homeowners are open to these assessments and allow the roofers to do the inspections. There have been documented cases where roofers have damaged the roof to create damage that appears to be hail. Whether it is using the corner of a tape measure and hitting a wood shake to cause a split with an impact point, hitting an asphalt shingle to create a bruise, or using a coin to make a bruise look worse than it really is, the roofer can create damage to show the homeowner. So starts the process of filing a claim to get insurance to pay for it.

Some insurance adjusters see a hailstorm as a headache in the making. If one homeowner in a neighborhood

gets a new roof, all homeowners in the neighborhood think that they also deserve a new roof. There are definitely some justified cases where the damage absolutely warrants a new roof, other cases are not as clear. When the adjuster and the homeowner disagree on the extent of damage, the next appropriate course of action is to hire an expert.

According to Webster's New World Dictionary, the term “expert” is a term reserved for an individual who is “very skillful; having much training and knowledge in some special field.” It takes knowledge and training to be a hail damage expert, so it is important to be aware of an expert's experience. When experts look at hail damage they typically look for functional damage, the loss of water shedding ability or the loss of functional life. Hail damage to wood shakes/shingles is characterized by a split in the wood associated with a fresh impact on the wood, or a puncture through the wood. The splits differ from normal and expected weathering splits in that they are a different color inside than weathering splits. Weathering splits are slits in the shingles that occur as the wood ages due to exposure, moisture, etc., and their color is typically the gray dull wood look. Hail damage splits are orange inside due to the fact that the wood inside the split has not been exposed to the weather until the hailstone impact. Typically with a split caused by hail the

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impact point will be along the line of the split of not at the beginning of it. Another type of split that is common to this type of material is caused by foot traffic. The foot traffic split will appear the same as a hail caused split having the same orange color inside, however there will be no associated impact point, just a shoe print.

Punctures through the wood are usually easy to distinguish by looking for the orange color and rough edges around the hole. One can ascertain that this is the result of hail and not typical deterioration of the wood. The more orange the color of the wood the newer the split/puncture is and typically it will be from the most recent hailstorm.

Hail damage to asphalt shingles will cause a soft spot or a bruise that can be found when pressure is applied to the suspected area with a finger. Typically, hail impact will loosen a small amount of the granules that make up the top surface of the shingle - this is a good spot to look for a bruise. Once a bruise is found, if possible, look on the backside of the shingle for fracture lines that indeed verify an impact. In some cases the impact on an asphalt shingle will cause enough damage to expose the fibers that make up the felt mat of the shingle. For the size of the hailstone look at the size of the impact mark. The size of the hailstone will be approximately twice the size of the

impact mark that is found. Roof vents are another area that are often a point of contention; these vents are made up of aluminum or light gauge steel. Being made out of metal, most damage to the vents will be cosmetic damage and not necessarily functional damage. To determine the age of the impacts to the vents, look at an impact point and see if there is any oxidation or rusting of the material. When a hailstone impacts the metal, some of the coating on the metal will be removed which will allow for the metal to rust or oxidize. If there is rust present, the impact is old and probably not from the recent storm.

There are a wide range of variables to consider when inspecting potential hail damaged roofs. This information is just a sampling of what to look for when it comes to residential roof damage. When in doubt, it is best to contact a local expert for professional advice to distinguish if hail damage is indeed the result.

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