Nearly Half of Texas Home Claims Go Unpaid — and Homeowners May Have Less Time to Report Storm Damage Than They Think

With nearly half of Texas home claims now closing with no payment, a McKinney roofer explains the deductibles, exclusions, and deadlines behind the denials.

MCKINNEY, TX, UNITED STATES, August 7, 2026 /EINPresswire.com/ -- Fireman's Roofing and General Contractor LLC, a licensed and insured roofing contractor serving Collin County and North Texas, is urging homeowners to pull out their policy and check one date before the next hailstorm: the deadline to report a claim.

> Read it before the storm, not after. The worst time to discover what your policy actually says is standing in your yard looking at a damaged roof."
>
> *Don Scott, Co-Founder, Fireman's Roofing*

The reminder comes as a striking share of Texas claims end with no check at all. A 2024 Weiss Ratings analysis found the largest U.S. home insurers closed nearly half of all homeowner claims with no payment — and in Texas, the average no-payment rate reached roughly 47%, up from about 35% in 2016. Advocates say higher deductibles, narrower coverage, and more complex claims processes are shifting cost onto policyholders.

THE DEADLINE MOST HOMEOWNERS DON'T KNOW ABOUT

Contrary to common belief, Texas law does not set a universal deadline for reporting property damage. That timeline is set by the policy — and policies are changing. A growing number of carriers attach endorsements requiring any wind or hail claim to be reported within a fixed window, commonly one year from the date of loss. Unlike traditional "prompt notice" language, a fixed-date requirement leaves far less room for interpretation.

The legal ground shifted in 2025. Texas has long been a "notice-prejudice" state, meaning an insurer generally must show it was actually harmed by a late report before denying a claim on that basis. A federal court in the Western District of Texas enforced a one-year hail reporting endorsement without requiring the insurer to show any prejudice. That involved a commercial surplus-lines policy, so it does not directly control residential claims — but it signals a direction, and homeowners should not assume the old timelines still protect them.

On the Texas coast, the deadline is already state law. Under Insurance Code Section 2210.573(a), Texas Windstorm Insurance Association policyholders must file within one year of the damage. Carriers in the designated catastrophe area may also include a one-year filing requirement under Section 2301.010, though those provisions must allow late filing for good cause.

"Most homeowners assume they have plenty of time, and a lot of them are working from advice that is simply out of date," said Don Scott, Co-Founder of Fireman's Roofing. "We see people call us fourteen months after a storm because a neighbor finally got a new roof. By then the conversation is completely different."

WHY VALID CLAIMS STILL GO UNPAID

A missed deadline is only one way a valid claim comes up empty. Policyholder advocates point to several recurring reasons Texans get shortchanged:

- Deductibles that swallow the loss. Percentage-based wind and hail deductibles — often 1% to 3% of the dwelling limit — have largely replaced flat amounts, so real damage can fall below the deductible and the claim closes with no payment.
- Aggressive exclusions. Damage is sometimes labeled "wear and tear," "pre-existing," or "cosmetic," even after a covered storm.
- Roof age and depreciation. Many policies settle older roofs on an actual cash value basis, or apply a roof payment schedule that steps the payout down year by year.
- Surface-level inspections and undervaluation. Brief inspections and estimating software can undercount repair costs, producing lowball offers.
- Delay and duplication. Rotating adjusters and repeated paperwork requests wear homeowners down.

WHAT FIREMAN'S ROOFING RECOMMENDS

Homeowners should review their declarations page and endorsements for four items: any fixed deadline to report a claim; roof settlement language such as "roof payment schedule" or actual cash value coverage; a cosmetic damage exclusion; and whether the wind and hail deductible is a flat amount or a percentage.

- Read it before the storm, not after. Know your deadline, deductible, and roof terms now.
- Document early and keep everything — dated photos before and after storms, plus every letter, email, and estimate.
- Get an independent, written inspection that details the actual repair needed.
- Report within your policy's window; if unsure, report promptly.
- If you hit a wall, file a complaint with the Texas Department of Insurance and direct claim questions to your agent or carrier, a licensed public adjuster, or an attorney.

"Read it before the storm, not after," said Scott. "The worst time to discover what your policy says is standing in your yard looking at a damaged roof. Our job is simple: document the damage honestly and in writing, so a homeowner knows exactly where they stand."

Fireman's Roofing offers free roof inspections and written damage documentation for homeowners across McKinney, Allen, Frisco, Plano, Prosper, Princeton, Celina, Melissa, Wylie and surrounding North Texas communities. Homeowners with coverage questions should contact their insurance agent or carrier directly.

ABOUT FIREMAN'S ROOFING

Fireman's Roofing and General Contractor LLC is a licensed and insured, firefighter-owned roofing contractor based in McKinney, Texas, serving Collin County and North Texas. The company specializes in residential roof replacement, storm damage repair, and impact-resistant roofing systems, and is BBB accredited, an RCAT member, and CTRCA certified. For more information, visit firemansroofingtexas.com or call (214) 325-7014.

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