

Claim Verifiability™

The Evidence Standard for Insurance Roof Claims

Issued by: Inspector Roofing University™

Governing Body: Inspector Roofing and Restoration

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Status: Public Standard (Educational)

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1. Purpose

Claim Verifiability™ defines the minimum evidence standard required for an insurance roof claim to be reviewed, audited, and evaluated **without reliance on inspector opinion**.

The purpose of this standard is to:

- reduce disputes
- remove subjectivity
- allow neutral third parties to verify conclusions using evidence alone

This standard applies to roof inspections performed for insurance-related decision-making.

2. Core Definition

Claim Verifiability™ is achieved when a third party can review the documentation of a roof inspection and reach the same conclusions **without being present at the inspection and without relying on the inspector's authority**.

Verification depends on **evidence integrity**, not persuasion.

3. Governing Principle

Evidence must carry the authority — not the individual.

If a conclusion cannot be independently verified from the evidence package, the claim is not verifiable.

4. Required Conditions for Verifiability

For a claim to meet the Claim Verifiability™ standard, all four conditions below must be satisfied.

4.1 Objectivity

- Evidence must show observable conditions
- Conclusions must be traceable to documented facts
- Opinions must be clearly separated from observations

4.2 Completeness

- The inspection must document the full roof system context
- Missing viewpoints or incomplete coverage invalidate verification

4.3 Traceability

- Each conclusion must map to specific evidence
- A reviewer must be able to identify **where**, **what**, and **why**

4.4 Continuity

- Evidence must be organized as a single, coherent narrative
- Photos, notes, and diagrams must align without contradiction

5. Minimum Evidence Package (MEP)

A claim **cannot** be considered verifiable without the following:

Required Documentation

- Property context photos (front, back, sides)
- Roof plane orientation and elevations
- Date/time and location confirmation
- Consistent photo framing and scale reference where applicable

System Coverage

- Shingles / roofing material
- Flashings and penetrations
- Vents and accessories
- Gutters and soft metals
- Collateral indicators where present

Mapping & Notes

- Clear labeling of evidence
- Logical sequencing
- Written observations tied to images

6. Exclusions & Boundaries

Claim Verifiability™ :

- does **not** determine coverage
- does **not** override policy language
- does **not** guarantee claim approval

It only governs whether a claim **can be objectively reviewed**.

7. Relationship to Other Standards

Claim Verifiability™ operates within the **Inspector Roofing Protocols™ Closed-Loop System** and is governed by the **Standard Adoption Path**.

It is the **outcome verification layer** that enables:

- auditability
- repeatability
- third-party trust transfer

8. Adoption Status

This standard is:

- taught by Inspector Roofing University™
- used internally by Inspector Roofing and Restoration
- published for educational and reference purposes

Use of this standard does not imply certification, endorsement, or regulatory approval.

9. Legal & Educational Notice

This document is educational in nature.

It does not constitute legal advice, policy interpretation, or an insurance determination.

Coverage decisions remain subject to policy terms, facts, and jurisdiction.

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