CROWN / RESIDENTIAL SPECIALTY / HISTORIC

State Farm Case Study





The construction details changed the scope.

Crown documented material identification, quantities, flashing, access constraints and abatement coordination. The dated record shows six carrier estimates, written follow-ups and a separate later Crown proposal.

September 25, 2025	**$10,952.67**
December 26, 2025	**$11,274.35**
February 2, 2026	**$15,265.51**
June 23, 2026	**$26,354.96**
July 16, 2026	**$37,143.79**
July 27, 2026	**$41,341.64**

Combined carrier RCV grew from $10,952.67 to $41,341.64 (+$30,388.97). The October 28, 2026 Crown proposal is $57,280.89 and remains separate from approval. The first estimate is not a denial letter; no initial denial letter was supplied. RCV is replacement-cost scope, not a net payment.

September 25, 2025

State Farm

[redacted]

Insured: [redacted] Estimate: [redacted]
Property: [redacted]

Home: [redacted] Price List: KSWI28_SEP25
Cellular: Restoration/Service/Remodel
Type of Loss: Hail
Deductible: $1,704.00
Date of Loss: 9/3/2025
Date Inspected: 9/25/2025

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	9,049.80
Material Sales Tax	238.92
Replacement Cost Value	9,288.72
Less Depreciation (Including Taxes)	(3,390.80)
Less Deductible	(1,704.00)
Net Actual Cash Value Payment	$4,193.92

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,390.80	
Replacement Cost Benefits	3,390.80	
Total Maximum Additional Amount Available If Incurred		3,390.80
Total Amount of Claim If Incurred		$7,584.72

[redacted]

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

Date: 9/25/2025 11:33 AM Page: 3

Actual redacted State Farm summary preview. **Combined included coverage summaries: $10,952.67.** The displayed page is one coverage summary; it may not show the combined total alone. Documented starting scope. Full selected coverage/source pages are linked from the online chronology. Customer identifiers are permanently removed from these public raster excerpts.

December 26, 2025

State Farm

[redacted]

Insured: [redacted] Estimate: [redacted]
Property: [redacted]

Home: [redacted] Price List: KSWI28_SEP25
Cellular: [redacted] Restoration/Service/Remodel
Type of Loss: Hail
Deductible: $1,704.00
Date of Loss: 9/3/2025
Date Inspected: 9/25/2025

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total		9,049.80
Material Sales Tax		238.92
Replacement Cost Value		9,288.72
Less Depreciation (Including Taxes)		(3,390.80)
Less Deductible		(1,704.00)
Net Actual Cash Value Payment		$4,193.92

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,390.80	
Replacement Cost Benefits	3,390.80	
Total Maximum Additional Amount Available If Incurred		3,390.80
Total Amount of Claim If Incurred		$7,584.72

[redacted]

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

Date: 12/26/2025 10:47 AM Page: 3

Actual redacted State Farm summary preview. **Combined included coverage summaries: $11,274.35.** The displayed page is one coverage summary; it may not show the combined total alone. Custom flashing added. Full selected coverage/source pages are linked from the online chronology. Customer identifiers are permanently removed from these public raster excerpts.

February 2, 2026

State Farm Claims

[redacted]

Insured: [redacted] Estimate: [redacted]
Property: [redacted]
Home: [redacted] Price List: KSWI28_SEP25
Cellular: [redacted] Restoration/Service/Remodel
Type of Loss: Hail
Deductible: $1,704.00
Date of Loss: 9/3/2025
Date Inspected: 9/25/2025

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	9,210.02
Material Sales Tax	242.94
Subtotal	9,452.96
General Contractor Overhead	945.30
General Contractor Profit	945.30
Replacement Cost Value (Including General Contractor Overhead and Profit)	11,343.56
Less Depreciation (Including Taxes)	(3,436.21)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(687.30)
Less Deductible	(1,704.00)
Net Actual Cash Value Payment	$5,516.05

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,436.21	
General Contractor O&P on Depreciation	687.30	
Replacement Cost Benefits	4,123.51	
Total Maximum Additional Amount Available If Incurred		4,123.51
Total Amount of Claim If Incurred		$9,639.56

[redacted]

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

Date: 2/2/2026 6:00 PM Page: 3

Actual redacted State Farm summary preview. **Combined included coverage summaries: $15,265.51.** The displayed page is one coverage summary; it may not show the combined total alone. Siding enters the scope. Full selected coverage/source pages are linked from the online chronology. Customer identifiers are permanently removed from these public raster excerpts.

June 23, 2026

State Farm Claims

[redacted]

Restoration/Service/Remodel

Type of Loss: Hail
Deductible: $1,704.00
Date of Loss: 9/3/2025
Date Inspected: 9/25/2025

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	18,403.24
Material Sales Tax	446.07
Subtotal	18,849.31
General Contractor Overhead	1,884.99
General Contractor Profit	1,884.99
Replacement Cost Value (Including General Contractor Overhead and Profit)	22,619.29
Less Depreciation (Including Taxes)	(3,436.21)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(687.30)
Less Deductible	(1,704.00)
Net Actual Cash Value Payment	$16,791.78

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,436.21	
General Contractor O&P on Depreciation	687.30	
Replacement Cost Benefits	4,123.51	
Total Maximum Additional Amount Available If Incurred		4,123.51
Total Amount of Claim If Incurred		$20,915.29

[redacted]

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

Date: 6/23/2026 6:55 PM Page: 3

Actual redacted State Farm summary preview. **Combined included coverage summaries: $26,354.96.** The displayed page is one coverage summary; it may not show the combined total alone. Broader scope. Full selected coverage/source pages are linked from the online chronology. Customer identifiers are permanently removed from these public raster excerpts.

July 16, 2026

State Farm Claims

[redacted]

Insured: [redacted] Estimate: [redacted]
Property: [redacted]
Home: [redacted] Price List: KSWI28_SEP25
Cellular: [redacted] Restoration/Service/Remodel
Type of Loss: Hail
Deductible: $1,369.02
Date of Loss: 9/3/2025
Date Inspected: 9/25/2025

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	22,452.99
Material Sales Tax	517.57
Subtotal	22,970.56
General Contractor Overhead	2,297.14
General Contractor Profit	2,297.14
Replacement Cost Value (Including General Contractor Overhead and Profit)	27,564.84
Less Depreciation (Including Taxes)	(3,436.21)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(687.30)
Less Deductible	(1,369.02)
Less Prior Claim Payment	(24,964.02)
Actual Cash Value Total Remaining	(2,891.71)
Net Actual Cash Value Payment	$0.00

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,436.21	
Less Actual Cash Value Total Remaining	(2,891.71)	
Subtotal	544.50	
General Contractor O&P on Depreciation	687.30	
Replacement Cost Benefits		1,231.80
Total Remaining Maximum Additional Amount Available If Incurred		1,231.80
Total Amount of Claim If Incurred		$26,195.82

[redacted]

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

Date: 7/16/2026 9:51 AM Page: 3

Actual redacted State Farm summary preview. **Combined included coverage summaries: $37,143.79.** The displayed page is one coverage summary; it may not show the combined total alone. Siding replacement and abatement. Full selected coverage/source pages are linked from the online chronology. Customer identifiers are permanently removed from these public raster excerpts.

July 27, 2026

State Farm Claims

[redacted]

Insured: [redacted] Estimate: [redacted]
Property: [redacted]
Home: [redacted] Price List: KSWI28_SEP25
Cellular: Restoration/Service/Remodel
Type of Loss: Hail
Deductible: $1,508.82
Date of Loss: 9/3/2025
Date Inspected: 9/25/2025

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	24,909.90
Material Sales Tax	586.91
Subtotal	25,496.81
General Contractor Overhead	2,549.77
General Contractor Profit	2,549.77
Replacement Cost Value (Including General Contractor Overhead and Profit)	30,596.35
Less Depreciation (Including Taxes)	(3,436.21)
Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation	(687.30)
Less Deductible	(1,508.82)
Less Prior Claim Payment	(24,964.02)
Net Actual Cash Value Payment	$0.00

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,436.21	
General Contractor O&P on Depreciation	687.30	
Replacement Cost Benefits	4,123.51	
Total Remaining Maximum Additional Amount Available If Incurred		4,123.51
Total Amount of Claim If Incurred		$29,087.53

[redacted]

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

Date: 7/27/2026 8:55 AM Page: 3

Actual redacted State Farm summary preview. **Combined included coverage summaries: $41,341.64.** The displayed page is one coverage summary; it may not show the combined total alone. Material, quantity and trade costs revised. Full selected coverage/source pages are linked from the online chronology. Customer identifiers are permanently removed from these public raster excerpts.

Specific questions. Dated answers.

ORIGINAL EMAIL EXPORT · SELECTED EXCERPT
June 23, 2026 · quoted in July 9 thread · Carrier correspondence
Personal names and contact details removed

ISI asbestos abatement has been applied as bid item on Summary of loss.

Original wording retained. Excerpted from the source email; layout adapted for reading.

ORIGINAL EMAIL EXPORT · SELECTED EXCERPT
July 9, 2026 · Crown correspondence
Personal names and contact details removed

Regarding the asbestos abatement, I do not understand what you tried to explain over the phone. **How is it possible that the asbestos abatement was paid directly to [redacted] (who is copied on this correspondence) while not appearing anywhere on the State Farm estimate?**

Crown Roofing & Solar is the GC for this project. We retained the licensed asbestos abatement contractor (see attachment), we are coordinating their work with the siding installation, and are responsible for managing and paying all project subcontractors, including the asbestos abatement contractor.
If State Farm has issued payment for the asbestos abatement, there should be documentation reflecting that allowance. At this time, the estimate provided to us contains no line item or other indication that the asbestos abatement allowance has been included.

Please include the asbestos abatement allowance in the updated estimate or provide documentation showing where it is reflected in the claim.

Original wording and emphasis retained. Excerpted from the source email; layout adapted for reading.

Actual redacted email-export excerpts: June 23 and July 9, 2026. Crown requests written documentation of the abatement allowance and explains coordination of the licensed subcontractor. The July 16 estimate includes $5,510 for abatement; July 27 includes $6,612 with contractor overhead and profit. These amounts are included in their respective totals.

Current position: Crown’s $57,280.89 proposal is proposed construction scope. The November 10 response does not establish approval of the remaining work. Manufacturer requirements, applicable codes and actual access conditions must be verified for the assembly. Coverage interpretation and settlement remain outside Crown’s contractor role.