

# **Synthetic Storm Damage (Fraud) to Roof Surfaces**





# Purpose/Objectives

- ◆ Demonstrate prevalence of artificial (fraud) hail damage claims.
- ◆ Identify and illustrate where hail and wind fraud typically occur.
- ◆ Provide a methodology to determine whether artificial or fraudulent hail or wind damage has occurred.




# Difficulty in Determining whether Fraud has Occurred

- ◆ No actual observation(s) of the damage being inflicted to the roof surfaces.
- ◆ Confounding factors, such as other mechanical damage to the surface, age, condition, type of surface, or actual storm damage.
- ◆ Lack of information on what instrument, object, or tool may have caused the damage.
- ◆ Lack of literature or other sources of information regarding damage caused by various instruments used to create fraud.



# Overview of Areas of Simulated Defects





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