

Steven Badger Quoted in Construction Dive on Roofing Oversight Rules

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Steven Badger, a partner in Zelle's Dallas office, was quoted in *Construction Dive* in an article titled "Catching 'storm chasers': How roofing oversight rules are reshaping the industry."

Colorado, Texas, Missouri and other Midwest and Southern states are known for their heavy storms, bringing wind, tornadoes and hail. Increasingly, they're also becoming known for fraudulent roofing contractors, a phenomenon in which companies prey on homeowners following major storm events and take off with their insurance money.

According to Badger, "The insurance claims process has shifted. Before, if a roof was damaged, the homeowner called the insurance company, an adjuster came out to do an evaluation, the homeowner hired a local contractor and the roof was replaced. With that process, most insurance claims were amicably resolved."

Today, however, illegitimate "storm chasers" inject themselves into the process alongside a rising number of public adjusters, who put claims submissions together, and a growing stock of plaintiff's lawyers. That means more claims end up in a lawsuit. Often, insurance companies will settle even the frivolous lawsuits because it's less expensive than going to trial. Settlements, in turn, can drive up insurance costs. The increase in lawsuits has some insurance companies restricting coverage for hail damage and even leaving certain markets.

"By having some form of licensing and consumer protection regulation, we believe we can root out some of these bad actors and encourage Texas consumers to only sign up with reputable contractors," said Badger.

[Click here to read the *Construction Dive* article.](#)