ROOF RECORD FIRST-LOOK CARD

Ground Record Standard vs Carrier Aerial Files

Current version — Nov 1, 2026. Update history: https://restorationintel.com/carrier-aerial-roof-record-zestyai-donegal-claim-time/

THE CARRIER'S FILE IS NO LONGER EMPTY AT CLAIM TIME

Carriers (such as Donegal Insurance Group deploying ZestyAI Z-PROPERTY across personal lines) acquire structured property records at underwriting before any storm occurs. Their opening position uses high-resolution aerial imagery (overhead, angled, 3D), 90+ computer vision models, 5 condition classes, and 20+ years of historical imagery cross-checked with municipal permits (Roof Age). A contractor's phone-photo dump argues uphill; the field record must be engineered like evidence.

What the Carrier Aerial Record Holds

PRE-LOSS DATASET

Carrier models generate scored, dated, portfolio-wide records:

- **Chronology & Permitting:** ZestyAI Roof Age establishes roof replacement dates using permits & 20+ years of aerial photos.
- **Automated Vision Models:** 90+ computer vision models scanning overhead, angled, and 3D aerial perspectives.
- **Defect Scoring:** Categorizes roofs into 5 condition classes; flags staining, ponding, missing shingles, and tarps.
- **Underwriting Hand-Off:** Pre-loss ratings dictate deductibles and ACV depreciation basis directly at claim time.

Where the Aerial Record Fails (The Ground Split)

FIELD OPPORTUNITY

Aerial records are strong on chronology, but blind below the surface:

- **Below the Surface:** Aerial imagery cannot see decking, underlayment, fastener patterns, or attic conditions.
- **Resolution & Angle:** Misses creased shingles, lifted tabs, and functional breaks that only appear from the ladder.
- **Shadow Confusion:** Vision models frequently mistake tree shadow, algae patterns, or flashing shadow for damage.
- **Snapshot in Time:** Captures remote overhead moments; fails to document physical material pliability.

THE DEFENSIBLE FIELD STANDARD: SLOPE-BY-SLOPE GROUND ARCHITECTURE

Standard Protocol	Field Execution Rule	How It Defeats Aerial Claims
1. Timestamp & Geolocation Habit	Every single photo must carry embedded metadata: date, exact local time, and GPS coordinates.	An undated photo loses on chronology before content is discussed. Stamped photos match aerial timestamps head-to-head.
2. Systematic Slope-by-Slope Pattern	Shoot the whole roof in a fixed pattern (N/S/E/W elevations, whole slope overviews) before any detail shots.	Establishes complete context. A full slope inventory makes the carrier's partial angled/overhead snapshot the incomplete file.
3. Scale-in-Frame Close-Ups	Photograph creased shingles, lifted tabs, soft spots, and prior repairs with a physical tape, coin, or chalk in frame.	Aerial models label generic defect classes. A scaled close-up proves whether a flagged spot is a storm crease or benign wear.
4. Below-the-Surface Inspection	Inspect and photograph decking, underlayment type, fastener patterns, and underside attic deck/framing.	This is territory aerial models cannot reach. Condition disputes are settled on decking integrity and fastener spacing.

Current version — Nov 1, 2026. Update history: https://restorationintel.com/carrier-aerial-roof-record-zestyai-donegal-claim-time/

5. Measurements, Not Impressions — OBJECTIVE PROOF

Counts, physical dimensions, and test results written down beat subjective adjectives every time:

- **Avoid Opinion Adjectives:** Never write "brittle", "old", or "worn" without physical testing documentation.
- **Pliability Test Protocol:** Document shingle lift angles, tab pliability, and mat fractures with photo evidence.
- **Dimensional Counts:** Record exact count of wind-lifted tabs, crease lengths, and test square tab counts.

6. Pre-Loss Ground Rebuttal Archive — HISTORICAL PARITY

Answer 20-year aerial imagery archives with verified property ground records:

- **Municipal Building Permits:** Confirm true re-roof dates to challenge automated permit cross-checks.
- **Prior Repair Invoices:** Invoices proving maintenance and repairs prior to the date of loss.
- **Pre-Loss Contractor Photos:** Real estate listings or past maintenance photos establishing baseline condition.

THE THREE CLAIM MEETING POINTS: HOW TO WIN EACH STAGE

Meeting Point	Carrier Opening Dataset	Contractor Defensible Rebuttal
1. Pre-Existing Condition Allegation	Carrier pulls pre-loss imagery showing surface discoloration, ponding, or old tarping to deny coverage.	Close-up photos with scale proving fresh creasing, unsealed adhesive strips, active water infiltration, or refuting shadow artifacts.
2. ACV Depreciation & Roof Age Cut	ZestyAI Roof Age & condition scoring assign an aggressive depreciation schedule and reduced actual cash value.	Documented permit records, maintenance logs, and physical pliability tests proving roof retained functional flexibility and service life.
3. Supplement Uphill Fight	Adjuster rejects missed scope, asking: *"Why should I believe your phone photos over our portfolio dataset?"*	Slope-by-slope photographic reconstruction allowing an off-site reviewer to rebuild roof conditions, plus below-surface decking proof.

THE STANDARD IS THE STRATEGY

"A reviewer who was never on the roof should be able to reconstruct the roof's condition, slope by slope, from your file alone."

When carriers publish their documentation standards by purchasing automated aerial scoring, contractors succeed not with louder supplements, but with superior records. The contractor who inspects from the ladder, the deck, and the attic produces physical ground proof no aerial pass can match.