

How Insurance Carriers Stall Payments to Homeowners

If your insurance claim is taking longer than expected, you're not alone — and it's not just bad luck. Many delays are intentional and carefully calculated. Insurance companies often use time as a tactic to wear down homeowners, hoping they'll give up or settle for less.

Here's a closer look at the common delay strategies used by carriers — and how you can fight back.

1. Unnecessary Documentation Requests

One of the most frustrating tactics is the demand for excessive paperwork that isn't required by your policy. These requests often serve no purpose other than to delay payment.

Typical examples include:

- Asking for multiple estimates even after the job is done.
- Demanding “labor logs” or “material breakdowns” when detailed invoices and photos already tell the story.
- Repeatedly requesting proof despite having contracts, drying logs, and a scope of work.

The truth: In most cases, you only need to provide:

- A copy of the invoice
- The signed contract
- Jobsite photos
- (Occasionally) basic drying or moisture logs

Anything beyond that may be an intentional tactic to slow things down.

2. Blaming Third-Party Reviews

Another common excuse? “We’re waiting on a third-party audit.”

These audits are often conducted by companies hired and paid by the insurance carrier — and their job is typically to reduce your payout. These reviews can drag on for weeks or even months, conveniently delaying what you're owed.

3. Switching Adjusters Mid-Claim

Sometimes, your claim is reassigned to a new adjuster partway through the process. While this might seem like a normal step, it often causes more harm than good.

Each time a new adjuster takes over, they'll claim they need time to "review the file," effectively resetting the clock and stalling progress. It creates the illusion that your claim is being handled, when in reality, it's being paused.

4. Demanding Price "Negotiations"

Even after submitting a signed contract, a detailed scope of work, and an invoice, insurers may try to haggle over costs.

They may say:

- "We need to review your pricing."
- "We'll only approve payment if you lower the bill."
- "We'd like to schedule a call to negotiate with your contractor."

Reminder: If your contractor isn't part of the insurer's preferred vendor network, they're under no obligation to renegotiate pricing after the fact. Your agreed-upon price is valid — and should be honored as "customary and reasonable."

5. Counting on You to Quit

Ultimately, all these tactics serve a single purpose: to wear you down.

By dragging out the process, insurers hope you'll:

- Accept a lower payout
- Pay out of pocket
- Abandon your claim entirely

This is a strategy rooted in frustration and fatigue. But you don't have to give in.

Final Takeaways

- Insurance companies often delay payments by requesting unnecessary documents, passing off blame, and resetting timelines.

- Your rights are grounded in your contract and incurred expenses — not red tape.
- The longer they stall, the more leverage you may have. In some cases, they may owe penalties, interest, or even legal fees.
- If the delay becomes unreasonable, you have options — including legal remedies.

We're Here to Help

At **Restoration Doctor**, we advocate for homeowners throughout the claims process. We make sure you're treated fairly, your documentation is solid, and that you receive every dollar you're entitled to — no matter how long it takes. Don't let delay tactics stop you. We've got your back.