

How Insurance Companies Delay Claims — And How to Protect Yourself

When disaster strikes, your insurance company should be a partner in your recovery. Sadly, many homeowners discover that insurers often create obstacles instead of solutions. Knowing how and why these delays occur — and how to stand up for your rights — is key to receiving the compensation you're owed.

Tactic #1: The “Comparative Estimate” Trick

After your contractor finishes the work, the insurance company might send you a so-called “comparative estimate” claiming the job could have been completed for less money. These estimates are usually drafted by someone who has never seen your property and is working off limited, secondhand information.

Important: If the work is already done, the signed contract and final invoice reflect the actual and legitimate cost. A retroactive “comparison” has no legal authority to override these.

Tactic #2: Using Biased Third-Party Auditors

Many insurers hire third-party companies to review — or “audit” — restoration invoices. These auditors aren't neutral. They are paid by the insurance companies and tasked with one goal: lowering the payout amount. Often, they will reformat invoices and apply skewed price lists to justify cutting your reimbursement.

Tactic #3: Citing Fake “Industry Standard Pricing”

It's common for carriers to reject your contractor's charges by claiming they're not “customary” or “reasonable.” But here's the truth: there is no national “industry standard” price list for restoration services like water damage repair. The actual fair market value is the price you and your contractor agreed upon — not what a software tool owned by the insurance industry says.

Tactic #4: Demanding Excessive Documentation

Another stalling method is requesting unnecessary paperwork. They may ask for drying logs, time sheets, extra inspections, or reports they already have. The truth is, insurance companies only need three things to process a restoration claim:

- A signed contract
- The final invoice

- Photos showing the completed work

Anything more is usually a delay tactic.

How Restoration Doctor Helps You Fight Back

At Restoration Doctor, we believe in transparency, protection, and standing up for our clients. Here's how we shield you from insurer games:

- We thoroughly document everything from day one — including photos, moisture maps, and detailed invoices.
- We don't let biased third-party auditors dictate your claim's outcome.
- We educate you on your rights so you're never left in the dark.
- If delays persist, we help you escalate the issue by filing official complaints with the proper authorities.

Your Rights as a Homeowner

You're not powerless. If your insurance company is dragging its feet, you have the right to:

- Request payment based on what you've already paid (your signed contract and invoice)
- File a formal complaint with your state's Department of Insurance
- Pursue legal action if the insurer is violating the terms of your policy

Restoration Doctor is here to advocate for you — every step of the way.

Your home matters. Your peace of mind matters. And most of all, your rights matter. Let us help you protect what's yours.