

# How to Respond When Your Insurance Company Uses a Third-Party Reviewer to Lower Your Claim

If you've recently filed an insurance claim after experiencing water, fire, or mold damage, you may have run into something suspicious.

Instead of reimbursing you based on your contractor's invoice, your insurance company may bring in a third-party "reviewer" to provide a "comparative estimate" — which is almost always significantly lower.

This isn't something your policy requires. It's a strategy used to reduce payouts. Understanding how this tactic works and how to push back is key to protecting your rights.

## What Is a Third-Party Reviewer?

Insurance companies often hire outside firms — sometimes called third-party administrators or independent auditors — with the primary goal of reducing your claim amount.

Common examples include:

- Alacrity
- Sedgwick
- J.S. Held
- HVACi (typically for appliance-related claims)
- National Water Restoration Auditors (for water-related losses)

These companies do not visit your home or inspect the damage in person. They rely solely on your contractor's documentation — photos, invoices, and the scope of work — to produce a lower-cost version of the estimate. And they work for the insurance carrier, not for you.

## Common Tactics Used by Reviewers

Third-party reviewers use various techniques to minimize your claim. These include:

- Rewriting your contractor's invoice using software like Xactimate or Symblity (which are owned or preferred by insurers)
- Asserting that your contractor's pricing is "too high," even when you have a signed contract
- Referring to vague "industry standards" that don't actually exist

- Omitting necessary items like air scrubbers, personal protective equipment (PPE), or detailed demolition work
- Substituting lower-quality materials or reducing labor estimates to make the project appear cheaper

The goal? To create the appearance that your contractor overcharged, giving the insurer a reason to reduce or deny full payment.

## **How to Push Back and Protect Your Claim**

### **1. Know This: The Insurance Company Doesn't Set Contractor Prices**

Your agreement with your contractor determines the fair cost of the work. That signed contract is what matters — not a discounted estimate created by a third-party reviewer.

### **2. Demand Documentation in Writing**

If your insurer reduces your payment based on a third-party review, request the following:

- The full review report
- Proof that the reviewer is licensed and qualified in water damage mitigation (most aren't)
- Evidence that the reviewer physically inspected the property (they didn't)

If there was no in-person inspection, the review is just an opinion — not credible evidence.

### **3. Escalate If Necessary**

If the insurance company continues to underpay, take action:

- Ask to speak with the adjuster's supervisor
- File a complaint with your state's Department of Insurance
- Consider speaking to a property damage attorney about a bad faith claim

Insurers do not like regulatory attention — and these steps can often lead to a resolution in your favor.

## **Why Restoration Doctor Equips You Ahead of Time**

At Restoration Doctor, we've seen these tactics before. We're ready for them.

Here's how we help you:

- We provide thorough documentation from the start — including contracts, invoices, and photos
- We educate you about how third-party reviewers operate
- We assist in crafting strong rebuttals when your claim is unfairly reduced
- We support you if you need to escalate the matter to regulators or legal channels

## **Final Thoughts**

Third-party reviewers are not unbiased. They're hired by the insurance company with one goal — to reduce the amount paid out on your claim.

Your contract, invoice, and detailed project documentation are what count — not a one-sided review done after the fact.

Stand by your paperwork, assert your rights as a policyholder, and don't be afraid to push back when your claim is undervalued.