

Delay Tactics: How Carriers Stall Payments to Homeowners

If you've ever wondered why your insurance claim seems to drag on forever, you're not alone. Delays are not random — they are often part of a deliberate strategy.

Insurance companies know that time is their best weapon against policyholders who simply want to be made whole.

Here's how these delay tactics work — and what you can do about it.

1. Unnecessary Requests for Documentation

One of the most common stalling techniques is asking for extra documentation that isn't even required under your policy.

Common unnecessary requests include:

- Asking for a second or third estimate after work is already completed.
- Requiring “labor logs” or “material breakdowns” when a detailed invoice and photos are sufficient.
- Requesting additional “proof” even after they've received a full contract, dry logs, and scope of work.

Reality Check:

According to insurance law, all that is typically required for payment is:

- An invoice
- Contract
- Jobsite photos
- (Sometimes) basic moisture or drying logs

Anything more is often a tactic to slow you down.

2. Blaming Third-Party Audits

Insurance carriers often say they are “waiting on a third-party review.”

As we explained in the previous article, these third-party auditors are paid by the insurance company and work to lower the payout.

The review process can take weeks or months, conveniently delaying your rightful payment.

3. Shifting Adjusters or Reassigning Files

Another favorite trick: switching your claim to a “new adjuster” partway through the process.

Each time a new adjuster takes over, they claim they “need time to review the file,” restarting the clock.

It creates the illusion that your claim is still active, when in reality it’s being intentionally stalled.

4. Demanding “Negotiations”

Even when presented with a signed contract, clear scope of work, and an invoice, carriers often act as if prices are “up for negotiation.”

They’ll say things like:

- “We need to discuss the pricing.”
- “We’ll only pay if you reduce the bill.”
- “We want a call with your contractor to negotiate.”

Important:

If your contractor is not part of a carrier’s vendor program, they have no obligation to renegotiate after the fact.

The price was already agreed upon between you and your contractor — that’s what defines “customary and reasonable.”

5. Hoping You'll Give Up

Ultimately, the goal of all these delays is to frustrate you into:

- Settling for less
- Paying out of pocket yourself
- Walking away from what you're owed

They are banking on your exhaustion.

Don't let them win.

Key Takeaways:

- Carriers often delay payment through unnecessary requests and tactics.
 - Your rights are based on your contract and incurred costs, not fabricated barriers.
 - Stay firm: the longer they delay, the more leverage you have (and in some cases, the more penalties they owe).
 - You are entitled to interest, late fees, and even legal remedies if the delay becomes unreasonable.
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At Restoration Doctor, we stand with you through the entire claim process — ensuring that you aren't bullied, delayed, or underpaid.

We help you document everything properly, respond to bad faith tactics, and pursue your full reimbursement — no matter how long it takes.