

How Insurance Carriers Delay Claims (And How to Protect Yourself)

When disaster strikes, your insurance carrier should be your strongest ally. Unfortunately, many homeowners find themselves trapped in a frustrating cycle of delays and confusion.

Understanding why these delays happen — and how to protect yourself — is critical to getting the compensation you deserve.

Tactic 1: The “Comparative Estimate” After Work is Completed

Once your contractor completes the work, your insurance carrier might send you a “comparative estimate” that magically shows the job could have been done for less. These estimates are often produced by people who never visited your property, using incomplete information.

Important: If the work is already done, your signed contract and final invoice define the costs — not a retroactive, biased “comparison.”

Tactic 2: Biased Third-Party Reviewers

Carriers often pay third-party companies to “audit” restoration bills. These auditors are not independent — they are hired and paid by insurance companies. Their mission is simple: find ways to reduce what the insurance company pays, often by rewriting invoices to fit manipulated price lists.

Tactic 3: Falsely Citing “Industry Standard Pricing”

Insurance companies love to say your contractor’s invoice isn’t “customary and reasonable.” But guess what? There is no national “industry standard” price list for water damage restoration. Fair market value is defined by the contractor and homeowner’s agreement, not by a computer program owned by the insurance industry.

Tactic 4: Requesting Unnecessary Documents

Another delay tactic is demanding unnecessary paperwork: drying logs, time sheets, re-inspections, and “missing” reports — even when they already have what they need. All that is legally required to pay a restoration invoice is a signed contract, the invoice itself, and photos of the completed work.

How Restoration Doctor Protects You

- We document everything from Day One: photos, moisture maps, detailed invoicing.
- We refuse to allow biased third-party “audits” to dictate your claim.
- We educate homeowners like you about your legal rights.
- We will assist you in escalating delays through formal insurance complaints if necessary.

Your Rights Matter

If your insurance carrier delays, you have the right to:

- Demand payment based on incurred costs (contract and invoice)
- File a formal complaint with your state's Department of Insurance
- Seek legal remedies if your policy terms are violated

Restoration Doctor stands by your side every step of the way. Your home — and your rights — are worth fighting for.