

How to Push Back When Your Insurance Company Uses a Third-Party Reviewer to Lower Your Claim

If you've recently experienced water, fire, or mold damage and filed an insurance claim, you might notice something odd happening:

Instead of reimbursing you based on your contractor's invoice, the insurance company sends in a third-party "reviewer" to create a "comparative estimate" — usually with a dramatically lower cost.

This is a manufactured strategy — not a requirement of your policy — and it's important to know how to recognize it, respond properly, and protect your rights.

Let's break it down:

What Is a Third-Party Reviewer?

Insurance carriers often hire outside companies (commonly called "third-party administrators" or "independent auditors") whose sole job is to lower the amount of your claim.

Examples include:

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

These companies never visited your home, never inspected the loss firsthand, and are paid by the insurance carrier — not you.

Their only objective is to use your contractor's photos, scope, and invoices to recreate a cheaper version of the project.

What Tactics Will the Reviewer Use?

- Rewriting your invoice using Xactimate or Symbility (insurance-owned software)
- Claiming your contractor's pricing is "too high" even though you had a signed contract
- Suggesting that "industry standard" pricing is lower (no such standard exists)
- Omitting line items like air scrubbers, PPE, or detailed demolition
- Comparing apples to oranges by using lower-quality materials or fewer workers

Their ultimate goal:

To create the illusion that your contractor overcharged, so the insurance carrier can avoid paying you the full amount.

How to Push Back Effectively

1. Remember: The Insurance Company Doesn't Set Your Contractor's Price

You and your contractor determined the customary and reasonable cost at the time of signing.

That price governs the claim — not the reviewer's cheaper version.

2. Demand Proof in Writing

If the carrier says they are reducing your payment based on a "review," demand:

- The reviewer's full report
- Credentials showing the reviewer was licensed in water damage mitigation
- Proof the reviewer physically inspected the property (they won't be able to)

Without firsthand inspection, the third-party review is pure opinion — not factual evidence.

3. Escalate with a Formal Complaint

If they refuse to pay the full amount, you have options:

- Escalate to the adjuster’s supervisor.
- File a formal complaint with your state’s Department of Insurance.
- Consult with a property damage attorney to pursue bad faith claim handling.

Insurance companies hate regulatory scrutiny — it usually forces them to pay.

Why Restoration Doctor Prepares You in Advance

At Restoration Doctor, we know these games.

That’s why we:

- Provide full documentation up front (contract, invoice, photos)
 - Educate you about third-party reviewers
 - Help you prepare strong responses when reviewers undervalue your claim
 - Offer support if you need to escalate
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Bottom Line:

Third-party reviewers are not neutral.

They are hired guns working for the carrier, not for you.

Your signed contract, invoice, and documented scope of work are what truly matter — not a biased “audit” done after the fact.

Stick to your documentation, enforce your rights as a policyholder, and don’t back down.