

# **How Insurance Companies Stall Claims — And What You Can Do About It**

When a disaster hits your home, your insurance company should act as your trusted partner. Unfortunately, the reality for many policyholders is a maze of stalling tactics and red tape. Recognizing these delay strategies — and knowing how to shield yourself — is key to receiving the compensation you're owed.

## **Strategy #1: The After-the-Fact “Comparison Estimate”**

Imagine your contractor has finished all the repairs. Suddenly, your insurer sends a revised estimate claiming the work could've been done cheaper. These "comparative estimates" often come from adjusters who never visited your property and base their figures on incomplete details. Here's the truth: once the work is finished, your signed agreement and final invoice set the price — not a backward-looking, biased review.

## **Strategy #2: Manipulated Third-Party Evaluations**

Many insurance companies hire outside firms to scrutinize restoration costs. These reviewers aren't neutral — they're paid by the insurers and have a clear mission: lower the payout. Often, they alter your contractor's invoice to match pre-defined pricing models that benefit the insurer, not you.

## **Strategy #3: The “Standard Pricing” Myth**

Insurers love to claim your contractor's charges aren't in line with “industry standards.” But here's the catch — no nationwide pricing guide governs water damage repair. What truly defines fair pricing is the contract between you and your restoration company, not a software-generated rate determined by the insurance industry.

## **Strategy #4: Paperwork Overload**

A classic stalling technique involves asking for piles of unnecessary documents — moisture readings, work logs, second inspections, and supposedly missing forms. But legally, insurers only need your signed contract, the final invoice, and photos of the completed work to process a claim.

## **How Restoration Doctor Has Your Back**

- We keep detailed records from the beginning — including photos, moisture tracking, and itemized invoices.

- We push back against biased third-party "audits" and ensure your actual costs are respected.
- We inform you about your rights so you can confidently deal with your insurer.
- We'll help you escalate your case, including filing formal complaints when needed.

## **You're Entitled to Stand Your Ground**

If your insurer is dragging its feet, remember:

- You can demand reimbursement based on what you actually paid.
- You have the right to file a formal complaint with your state's Department of Insurance.
- You may pursue legal action if your insurance provider breaches policy terms.

Restoration Doctor is here to support you from beginning to end. Your home deserves to be restored — and your rights deserve to be respected.