

# **The Truth Behind Insurance Claim Delays: How Companies Stall Homeowners**

If your insurance claim feels like it's taking forever, you're not imagining things — in many cases, it's by design. Insurance providers often use time as a strategic tool to delay payouts and wear down policyholders.

Let's explore the common ways carriers stall the process — and what you can do to fight back.

## **1. Asking for Excessive and Unnecessary Documentation**

A common tactic is to burden you with redundant document requests. Many of these are not even required by your policy.

Typical examples include:

- Asking for additional estimates long after work is completed
- Requesting detailed labor logs or material lists, even when invoices and photos clearly show the work
- Demanding further evidence despite already having contracts, job logs, and scope reports

### **Reality Check:**

In most cases, a valid claim only needs a signed contract, an invoice, job site photos, and (sometimes) moisture readings or dry logs. Anything more could be a stall technique.

## **2. Blaming External Review Delays**

Carriers often claim that a third-party audit is holding things up. But these so-called independent reviewers are usually hired by the insurance company and aim to reduce the payout.

The audit process conveniently stretches over weeks or months — all while your payment remains in limbo.

## **3. Constant Adjuster Turnover**

Another delay maneuver is reassigning your claim to a new adjuster mid-process. Each time, the incoming adjuster claims they need to “review the file,” causing further slowdowns.

This repeated “handoff” creates a false sense of ongoing progress when, in fact, it's just another way to stall.

## **4. Pushing for Unwarranted Price Negotiations**

Even when you've submitted a valid contract, full scope of work, and a detailed invoice, carriers may still insist that the bill is "open for discussion."

You might hear things like:

- "We want to talk about pricing."
- "We'll approve it if you lower the total."
- "We need a negotiation call with your contractor."

### **Important:**

If your contractor isn't part of the insurance company's preferred network, they're under no obligation to renegotiate. The agreed-upon cost between you and your contractor is what matters — not a post-work discount.

## **5. Wearing You Down So You Give Up**

The ultimate aim of these tactics is simple: to exhaust you. When you're worn down, you're more likely to:

- Accept a smaller settlement
- Cover the difference out-of-pocket
- Abandon the claim entirely

Insurance companies are counting on your frustration. Don't let them succeed.

## **What You Should Remember**

- Many claim delays are intentional — not accidental
- Your entitlement is based on your policy and the work completed, not arbitrary hurdles
- The longer the delay, the more pressure they face — and the more you're entitled to, including interest and penalties

## **We're Here to Help**

At **Restoration Doctor**, we guide you through every stage of your insurance claim. From collecting airtight documentation to countering bad faith practices, our mission is to help you get fully compensated — no matter how long the road.