

# Life Insurance Claim Delay Guide

One-page checklist + escalation steps to reduce payout delays (U.S. focused). **Not legal advice.**

## Quick reality check

**Normal range:** straightforward claims often pay in about **30-60 days** after the insurer has a **complete** packet. If you hit **60-90+ days**, ask (in writing) what is missing, what is being reviewed, and the next update date.

## Submit a complete claim packet

- Certified death certificate (order multiple copies)
- Completed insurer claim form (all fields + signatures)
- Beneficiary ID (driver license/passport)
- Name-change proof (only if your name differs)
- Policy number or enough details to locate the policy
- If requested: accident/investigation report OR overseas docs + translation
- If trust/estate/minor: trustee/executor/guardian authority paperwork

## Top delay triggers (and the fix)

<b>Missing or incomplete docs</b>	Get an itemized missing-doc list; resend certified copies; use trackable delivery.
<b>Identity/name mismatch</b>	Provide name-change proof; confirm address/SSN match insurer records.
<b>Estate/trust/minor</b>	Court or trust paperwork is the blocker. Get Letters/guardianship if required.
<b>Dispute between claimants</b>	Insurer may freeze payout or file interpleader. Do not ignore court papers.
<b>Contestability/investigation</b>	Respond fast to requests; ask what is under review and the next update date.

## How to push a delayed claim forward

**Follow-up script:** "Hi, I am following up on Claim #\_\_\_\_. Can you confirm what you received, what is still outstanding, and the next expected update date? Please email me a written status summary."

- 1) Confirm receipt + completeness (get a written checklist).
- 2) Follow up every 7-10 days until you have a clear blocker + next-step date.
- 3) Ask for a supervisor + written explanation if answers stay vague.
- 4) If delays feel unreasonable: complain to your state regulator; consider an attorney for big/complex claims.

## Claim follow-up log

Date	Who/Dept	Notes / next step

**Print-friendly tips:** keep copies, use trackable delivery or secure upload, and ask for written status updates. If you receive court paperwork (interpleader), do not ignore deadlines.