

Tricks, Traps, and Trouble

How the car insurance company dupes injured people out of the money they deserve, and what you can do to avoid getting caught.

Asking for a recorded statement

Going on the record is dangerous. Once the insurance company has your testimony, they can use it against you later.

Do this: Politely decline the chance to make a recorded statement until your lawyer can guide you through the process.

Surveillance

Insurance companies will look for any inconsistencies in your story and their “observations” and then use this “proof” to deny your claim.

Do this: Limit your social media posting, live within your doctor’s restrictions, and never invite an insurance company rep into your home.

Creating a false sense of urgency

The insurance adjuster works for the company, not you. They want to save the company money, and they don’t care about paying you a fair settlement.

Do this: A hasty decision might not be in your best interest. Take a deep breath and hire a skilled lawyer early on. That way, the adjuster can’t harass you or call you directly.

Scheduling an “independent” medical exam

IME doctors are paid to write damaging medical reports. While you typically must attend the exam, you can minimize its impact.

Do this: Don’t exaggerate your symptoms and keep your answers short and to the point during the exam. Your lawyer can help dispute the doctor’s findings with other medical evidence and expert opinions.

Blatant lying

Insurance adjusters can lie or misrepresent the truth, so it’s difficult to know if you’re getting a fair deal.

Do this: Talk to your lawyer about the possibility of a bad faith insurance claim.

Level the playing field with Herschensohn Law

If you’re dealing with the insurance company after a crash, let our team put up a fight for you. Learn how Herschensohn Law can make a difference for you by scheduling your free consultation today.

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