

# 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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