



**INSURANCE COMPANY
TRICKS AND
HOW TO
BEAT THEM**



TIMBERLAKE,
LEAGUE, &
BROOKS

INSURANCE COMPANY TRICKS AND HOW TO BEAT THEM

If you've been injured in an accident or filed a worker's compensation claim, you know that insurance companies will do everything they can to avoid paying you what you deserve. Insurance representatives or adjusters are trained to confuse you and have plenty of tricks up their sleeves. Here are some of insurance companies' most common tricks and advice on how to beat them at their own game.



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INSURANCE ADJUSTERS ARE TRAINED TO CONFUSE YOU, BUT YOU DON'T HAVE TO LET THEM



You first need to know that insurance adjusters are not your friend. They're not even neutral - they're on the insurance company's payroll, which means their job is to save the company money, not get you the best possible settlement or even present a fair offer.

That might sound harsh, but it's the truth. And knowing this will help you prepare for the tactics they're likely to use.

You do not have to talk with an insurance adjuster, and we recommend that you talk with a lawyer before ever speaking with a trained insurance adjuster so that you know your rights. However, if you find yourself in a situation where you must talk with the insurance company, here are some rules to follow.

DON'T LET THEM PUT WORDS IN YOUR MOUTH

Insurance adjusters are trained to ask questions that get them the answers they want. This means they'll ask a question designed to get you to say something they can use against you later.

For example, they might say, "so you weren't paying attention when the other driver ran the stop sign, were you?" Even if you weren't paying attention, saying yes to this question can be used to argue that you were at fault for the accident.

The best way to deal with leading questions is to simply refuse to answer them. If the adjuster asks a question you're uncomfortable answering, say something like, "I'm not sure what you're asking me" or "I don't understand what you mean." Do not be afraid to push back and tell them "no" if they suggest an incorrect answer.



DON'T LET THEM INTIMIDATE YOU

Sometimes insurance companies try to intimidate policyholders during the claims process. They might do this by calling repeatedly or showing up unannounced, hoping to catch you off guard and get you to say something they can use against you.

The best way to deal with this is to be prepared. If you know an insurance adjuster is going to call, have a list of questions ready that you want to ask them. And if they show up unannounced, don't let them in until you've had a chance to speak with an attorney.

DON'T ACCEPT THEIR FIRST OFFER

If an insurance company does make you an offer, it's almost certainly going to be low - far lower than what your claim is worth. This is especially true when an insurance carrier makes a quick cash offer soon after an incident. They do this in the hopes that you'll just accept it and move on. But you shouldn't accept the first offer.

Instead, counter their offer with a fair settlement demand. If they refuse, you can always seek representation and file a lawsuit. In many cases, they'll either come back with a higher offer or negotiate a settlement that's reasonable.

While these negotiations take place, don't let them convince you there is a deadline to accept the offer or be concerned if they tell you they will close the claim. There is no set time frame for when you should accept a settlement offer, and injured people typically have two years to file a lawsuit in Alabama.

DON'T GIVE THEM ALL OF YOUR MEDICAL RECORDS

One of the most common tricks insurance adjusters use is asking for an authorization to obtain all of your medical records. Don't sign this! They can use this authorization to collect unrelated medical information and will try to blame your injury on a past medical issue to avoid paying for your current treatment. You are not required to provide them with any of this information, no matter how much they try to convince you otherwise.

Speaking of injuries, don't let your insurance adjuster try to convince you that your injuries are less severe than they truly are. No insurance company employee should be giving you medical advice.

DON'T ACCEPT MONEY TO SIGN A RELEASE

The insurance company may offer you a low settlement amount to sign a release. This release is basically a contract that says you will not pursue any further legal action against the insurance company. Don't sign it! Once you sign a release, you are stuck with whatever settlement amount they offer you. There is no way to go back and get more compensation, even if your injury requires more treatment. Make sure you at least talk with a lawyer before signing anything.



DON'T BELIEVE THEM WHEN THEY ACT LIKE YOUR FRIEND

Insurance companies often try to act like your friend to get you to trust them. They may offer you a cup of coffee or a snack or tell you that attorneys just want some of your money. Don't be fooled! They are not your friend; they are trying to get you to settle your claim for less than it is worth.

During these seemingly friendly conversations, they may slip in questions like "How are you?" or "How are you feeling today?" While these are typical questions for a true friend to ask, the insurance company is hoping you will say something they can use against you later.

DON'T GIVE WRITTEN OR RECORDED STATEMENT

Another one of the biggest tricks insurance companies use is to ask for a written or recorded statement from you. They may say, "We just need your side of the story," or "This will help us process your claim more quickly." They may even suggest an arbitrary deadline and say you must give a statement within a specific timeframe.

Don't fall for it! Anything you say can and will be used against you later, so it's best to avoid giving any statement. You are not required to provide a statement to the insurance company. If you do not know the law or the rules that apply, you may say something that will hurt your case.

DON'T LET THEM FRUSTRATE YOU

Following your accident, an insurance company may delay your claim by being uncommunicative or forcing you to bounce from one department to another. They do this in hopes that you will get frustrated and give up or miss the window for a lawsuit. If you find yourself in this situation, it's important to stay calm and patient.

If an insurance company is delaying your claim, keep track of all the correspondence. This way, you will have a record of what is going on and when. You should also consider hiring an attorney to help you if the insurance company is dragging its feet. Make sure you know the deadline for filing a lawsuit in your case.

DON'T LET THEM SPY ON YOU

In cases of severe injuries, insurance companies may hire private investigators to follow you and try to catch you doing something they can use against you, like working out or going about your normal daily activities. If they see that you can do these things, they may try to use it as proof that you're not actually injured.

If you find out that insurance companies are spying on you, the best thing you can do is document everything. Keep a journal of your activities and how your injuries are affecting you. This way, if they try to say you're not injured, you will have evidence to back up your claim. It is also best to keep off social media as much as possible during this time because they may also spy on your digital life.

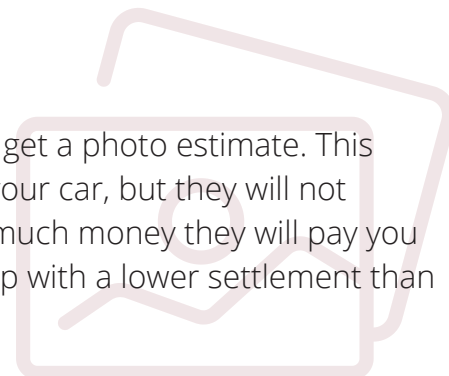


THE TRICKS INSURANCE COMPANIES USE TO AVOID PAYING YOU AFTER A CAR ACCIDENT

After a car wreck, insurance companies will often try to avoid paying you the amount you deserve. They may use a variety of tricks and tactics to get out of paying what they owe.

1. SUGGESTING A PHOTO ESTIMATE

One common trick insurance companies use is to suggest that you only get a photo estimate. This means that they will send an adjuster to take photos of the damage to your car, but they will not inspect it in person. They will then use these photos to determine how much money they will pay you for the repairs. However, this is not always accurate, and you may end up with a lower settlement than you deserve.



If an insurance company suggests getting a photo estimate, you should insist on having your car inspected in person. This way, the adjuster can see the full extent of the damage and give you a more accurate estimate. You should also ask your insurance company to leave your claim open while the body shop is repairing your car. Oftentimes, a body shop can find additional damages that weren't included in the initial inspection. Keeping your claim open ensures the insurance company pays for any additional damage discovered during the repair process.

2. THE INSURANCE ADJUSTER CLAIMS THEY ARE ACCEPTING LIABILITY

Insurance adjusters will often tell you that they are accepting liability. This means they admit their insured is at fault for the accident. However, what they don't tell you is that they may only be offering to pay a portion of the damages.

For example, let's say you have \$20,000 in damage to your car. The insurance adjuster may tell you they accept liability and offer to pay you \$15,000. This may seem like a good deal, but it's not. You are still out \$5,000, and you will have to pay for your own repairs.

If an insurance adjuster tells you they are accepting liability, get the details in writing. This way, you will know exactly how much they are willing to pay and what repairs they are covering.

3. POINTING OUT THAT YOU WEREN'T IN PAIN AT THE SCENE OF THE ACCIDENT

Another common tactic insurance companies use is to claim that you weren't in pain at the accident scene. They may try to use this as a reason they shouldn't have to pay your medical bills. However, pain and suffering are not always immediately apparent after an accident. Just because you didn't go to a hospital in an ambulance or feel pain at the scene of the accident doesn't mean you didn't suffer any injuries.

4. SAYING YOUR INSURANCE DOESN'T COVER YOUR KIND OF ACCIDENT

Insurance companies will often tell you that your insurance doesn't cover the type of accident you were in. They may even go as far as to say that your insurance has been canceled or non-renewed. However, this is usually not the case.

If an insurance company tells you that your insurance doesn't cover the accident, get this in writing. You should also contact your insurance company directly to find out if this is true. More often than not, you will find that your insurance does indeed cover the accident.

5. THEY DENY ALL LIABILITY

Finally, insurance companies will sometimes deny all liability following your car accident. This means they are claiming that their insured is not at fault for the accident. However, this doesn't mean that you don't have a case.

If an insurance company denies all liability, you should still consult with an attorney. They will be able to review the facts of your case and determine if you have a valid claim.

These are just a few common tricks insurance companies use following a car wreck. If you find yourself in this situation, stay calm and contact an attorney as soon as possible. Don't let insurance companies take advantage of you.



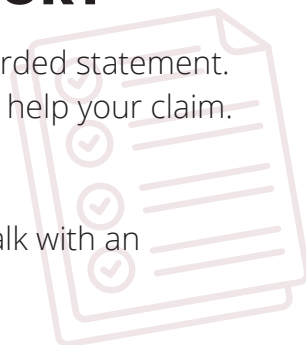
TRICKS INSURANCE CLAIMS ADJUSTERS USE AFTER YOU FILE A WORKER'S COMPENSATION CLAIM

If you've been injured at work, you're likely entitled to worker's compensation benefits. However, insurance companies will often try to push you into accepting a low settlement or no settlement at all. Here are a few of the most common tricks insurance adjusters use after you file a worker's compensation claim:

CONVINCING YOU STATEMENTS ARE MANDATORY

One of the first things an insurance adjuster will do is try to get you to give a recorded statement. They may tell you that this is a mandatory part of the claims process or that it will help your claim. However, giving a recorded statement can actually hurt your case.

In most cases, it's best to avoid giving a recorded statement. If you do give one, talk with an attorney first.



ASKING FOR A BLANK MEDICAL AUTHORIZATION

Another common trick insurance adjusters use is asking for a blank medical authorization form. They may tell you that this is necessary to process your claim. However, you should never sign a blank medical authorization form.

A blank medical authorization form gives the insurance company access to all of your medical records, including records that have nothing to do with the accident. This can be used against you later to deny or make a low offer on your claim.

Any medical authorization you sign should be limited in time to the date of the accident moving forward. If the insurance carrier wants to get your medical records from before the accident, you should discuss your case with an attorney before agreeing.



CALCULATING WAGE LOSS BENEFITS INCORRECTLY

If you're unable to work because of your injuries, you may be entitled to wage loss benefits. However, insurance companies will often try to lowball this number or deny the claim altogether. In most instances, if a workers' compensation doctor has held you out of work, you are entitled to temporary total disability, which is $\frac{2}{3}$ of your average weekly wage. This money is tax-exempt. If you think the insurance company miscalculated the amount of your check, request an itemization of your wages going back one year from the date of your injury. You can use this itemized wage statement to calculate how much your temporary total disability payment should be. All you need to do is add together the weekly wage total for the 52 weeks prior to your injury, divide that number by 52, and then find $\frac{2}{3}$ of that number.

LATE WEEKLY CHECKS

In some cases, insurance companies will approve your wage loss benefits but then pay these benefits late. This can cause a lot of financial hardship, as you may be struggling to pay your bills. If you're not receiving your wage loss benefits on time, contact the insurance company and find out why. If they continue to pay late, you may need to hire an attorney to get the benefits you deserve.

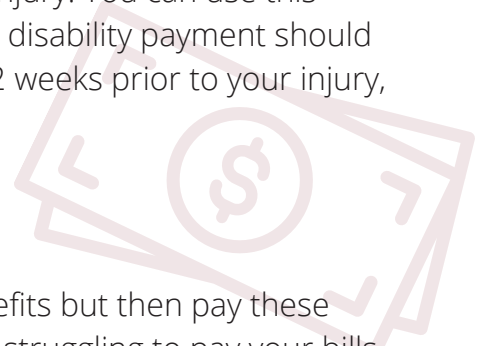
NOT TELLING YOU ABOUT YOUR LEGAL RIGHTS

After a workplace injury, you may be entitled to certain benefits, including medical treatment and wage loss benefits. However, insurance companies won't tell you all your rights under the law. They may tell you that you're not entitled to certain benefits or that the process is more complicated than it is. This is done in an effort to get you to accept a low settlement or no settlement at all.

NOT AUTHORIZING MEDICAL TREATMENT

You're likely entitled to medical treatment if you've been injured at work. However, insurance companies will often try to deny this treatment or delay it as long as possible.

This is sometimes done in an effort to get you to accept a low settlement or no settlement at all. It may also be done to get you to give up on seeking treatment through the workers' compensation system. Getting medical treatment outside of the workers' compensation system can make it difficult for you to receive some of the benefits you're entitled to.



NURSE CASE MANAGER

In some cases, the insurance company will assign a nurse case manager to your case. This person will coordinate your medical treatment and help you return to work.

However, nurse case managers are often biased toward the insurance company. They may try to get you to return to work before you're ready or deny you specific treatments. This can result in a lower settlement offer from the insurance company. You can ask that the nurse case manager not attend doctor's appointments with you.



LIGHT DUTY WORK

In some cases, the insurance company will offer you light-duty work. This is a job that is within your restrictions and sometimes pays less than your previous job. If the insurance company offers you light-duty work, speak with an attorney before accepting.

It's important to remember that you're not alone after a workplace injury. There are experienced attorneys who can help you get the benefits you deserve. If you've been injured at work, contact an attorney today.

THERE IS A REASON INSURANCE COMPANIES DON'T WANT YOU TO HIRE AN ATTORNEY

If you've been in an accident or injured at work, you may wonder why insurance companies are adamant about convincing you not to hire an attorney. The answer is simple - they know that an experienced personal injury law firm will help you receive the best possible settlement. And in most cases, that will be far more than what they originally offered.

One of the first things insurance companies will try to do is talk you out of hiring an attorney. They will tell you that it's unnecessary or will just end up costing you more money in the long run. Don't believe them!

While hiring an attorney isn't required when you're dealing with an insurance claim, it is almost always necessary if you want to get fair compensation. It's important to remember that insurance adjusters are trained negotiators. While the average person isn't trained in negotiation tactics, attorneys are. Injury lawyers will know all the tricks an insurance company uses and will stop them from paying you less than you deserve.

As for costing you more money than they're worth, most personal injury attorneys are paid through contingency fees. This means injury lawyers don't get paid unless and until you receive a settlement or award. They also offer free consultations where they will review your case and help you understand your legal options completely free of charge.

The truth is, hiring an experienced personal injury attorney is one of the best things you can do to level the playing field and give yourself a better chance of getting the total compensation you deserve.



TIMBERLAKE, LEAGUE AND BROOKS

For Alabama, Tennessee and Georgia injury victims who deserve compensation after an accident, Timberlake and League provides professional, responsive and effective representation. Our experienced trial lawyers help every client navigate the hurdles of a personal injury case with the dignity, concern and respect they deserve.

At Timberlake, League, and Brooks all of our clients receive quality care provided by qualified attorneys who, combined, have over 75 years of experience. We know it can be confusing and overwhelming trying to comprehend your legal rights while navigating injuries after an accident. We make sure our clients understand their rights and provide additional guidance as they deal with the aftermath of their accident and the stress of an impending case. In the end, we help injury victims get the compensation that deserve.

