

7 Secrets

Insurance Adjusters
Don't Want You to Know



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Hopefully you've found this book early on and can avoid mistakes that can seriously affect your injury claim. This book will help you know what it takes to get the most out of your settlement for this injury that will likely be with you for the rest of your life.

If you've been trying to deal with the insurance company blindly, don't panic, you can still learn from this book and avoid further mistakes. The sooner a person realizes the insurance company does not have their best interests at heart, the sooner that person begins making the most out of their injury claim.

For more than three decades, *Northland Injury Law* has successfully litigated personal injury claims and lawsuits in courtrooms throughout Missouri. Our experience and level of service to our clients is not just who we are; it is our competitive advantage over other firms. Insurance companies know that we will see each case through to the very end to get our clients compensated.



1. The Insurance Adjuster Is Not There to Help You

Insurance companies want to make money (just think about all the commercials we see), and they make money by denying or paying very little on claims. The job of a claims adjuster is to close the claim quickly and pay you as little money as possible.

Knowing this, you can more easily recognize and prepare for the tactics an insurance company will use to downplay your case. Remember: the insurance adjuster has the company's interests in mind, not yours.

One latest thing insurance companies are doing is offering a quick settlement. The adjuster may offer to pay the emergency room bill and a little something for "inconvenience." But **WAIT** – who do you think this benefits? Of course it's the insurance company! They're hoping you will bite on that quick offer and they can close your claim permanently, even if you end up having long lasting injuries and problems from this accident.

Remember, the insurance adjuster is **NOT** your friend. They may seem friendly and "caring," but their goal is to close out the claim quickly, whether that's by denying it or by offering a little bit of money to get you to bite.

2. You Don't Have to Give an Insurance Adjuster a Statement Before Contacting a Lawyer

After a car accident, an insurance adjuster will want to get a statement with your version of what happened. They will say they need that statement recorded as if it's the law to have it recorded. What they don't want you to know, however, is that you DON'T have to give them a recorded statement, since the insurance company will likely use your words against you.

Think about this. You most likely told the police your version of what happened. Now, the insurance adjuster wants you to give your version again. And, if your injury turns out serious and long lasting and the claim ends up in a lawsuit you'll have to give your version again to insurance lawyers. Now there are 3 times you've given your version of what happened and insurance lawyers will use any difference in your version, no matter how small, to try and deny your claim!

Remember, the sole purpose of a recorded statement is to provide the insurance company with evidence to use against you. Insurance adjusters are trained to look for anything that could potentially support a claim denial, including medications you're taking, doctor visits, and how quickly you sought medical care following your accident or injury. They know how to ask questions in a way that twists the answers in the insurance company's favor.

Any experienced insurance adjuster knows that the average person will have trouble working through the legal issues surrounding a case, and will use this to their advantage. Keep this in mind if you are considering giving a statement before contacting a lawyer and know that the outcome of this interview will affect if you get the compensation you deserve.





3. The Insurance Company Will Look for Any Way to Use Your Pre-Existing Conditions and Medical History Against You

When the insurance adjuster takes your statement, they are looking for reasons to deny your claim. So, if you have a pre-existing condition, the insurance company could use this as a reason to deny your claim. Even if your medical history has no bearing on the current situation, the insurance company can and will try to blame everything on the pre-existing condition.

You may have had an issue with the same body part 20 years ago, but the insurance company will use that to their advantage. They will reduce or deny your claim saying you had prior issues with that body part, even though it hasn't been an issue for 20 years!

You have to keep in mind insurance companies are looking for anything that will save them money on your claim. And what common sense tells us are completely unrelated issues, the insurance company will tell you because of something in your past, they don't owe you any money now.

The way you handle questions about pre-existing issues or medical conditions from the very beginning can have a big impact on your settlement down the road. You must tread carefully when talking to the insurance adjuster about these prior problems you've had.

4. The Adjuster Will Underestimate Your Pain and Suffering Damages, Which May Be Significant

After an accident or personal injury, one of the main factors to consider is the non-economic impact this has on you, or what is commonly called “pain and suffering damages.” This is where the rubber hits the road! These are different from medical bills and lost wages and refer to all the harm and loss you have now because of the injuries sustained.

The cost of pain and suffering is hard to pin down and depends largely on circumstances about your injury, and an insurance adjuster will take advantage of the fact there are no hard numbers for this type of damage to severely undervalue your compensation. Depending on the nature of your injury, the pain and suffering portion of your claim could be the largest and most important part of your injury claim!

Sad but true, people dealing with an insurance company on their own are easy targets for insurance adjusters. Even though a person might tell an insurance adjuster how much they think is fair to settle, without the best evidence to support pain and suffering damages and the threat a lawyer brings to the table (can you say “lawsuit?”), the insurance adjuster will usually just ignore the person’s offer to settle and stick to their low offer.





5. Insurance Adjusters Often Use Computer Programs to Help Them Evaluate Claims

They won't tell you this, but many times insurance adjusters are using computer software to come up with a settlement range on your claim. There are many things they put into the computer program to come up with their offer. Knowing what the adjusters need to hear is huge for helping get the best result out of the computer software.

For example, if the accident doesn't have a lot of property damage involved, they will put that in. This fact alone could significantly reduce or even justify denial of your claim. When this is the case, you need to have other important facts given to the adjuster to make up for the low impact collision. Science shows that just because there isn't a lot of damage to a vehicle, that doesn't mean the impact wasn't a hard one. It just means the forces of the impact traveled through the body of the injured person.

You must remember, the insurance adjuster's job is to get to the lowest possible settlement, regardless of how well your expenses and damages are covered. From the very beginning, you have to provide all the information that will best help your claim when it comes time for settlement. And most importantly, you have to avoid taking a quick, small offer the adjuster may make to try and get you to close the claim.

6. Contacting an Attorney Will Never Hurt Your Chances of Getting the Compensation You Deserve

While negotiating a claim, an insurance adjuster may try to talk you out of contacting an attorney. For example, you may be asked to wait to seek a lawyer until you are presented with an offer. The adjuster may even tell you getting a lawyer will hold up everything. The adjuster may lead you to believe if you contact a lawyer the adjuster doesn't want to work with you anymore to settle your claim.

What they WON'T tell you is that it costs more for the insurance company to handle your settlement if you have an attorney. The value of your claim goes up when you have a lawyer involved because of what we have discussed above in this book. And getting a lawyer will not stop negotiations, but only strengthen them. Consulting a lawyer poses no threat to your chances of receiving compensation. And unlike the insurance company, your lawyer will be on your side, not against you. The insurance adjuster telling you otherwise is part of trying to get your claim closed cheap!



7. A Lawyer Can Evaluate Your Case for Free

An insurance adjuster knows contacting a lawyer and having them review your claim costs you nothing. But they would never tell you that. Again, as pointed out above, they will lead you to believe getting a lawyer will be the end of getting something done on your claim.

But dealing with the aftermath of an accident or personal injury is never easy. A free consultation with a lawyer can bring the details of your case into focus and shed light on the best possible settlement outcome.

If you have more questions after reading this, please call our offices today at 816-400-4878 or fill out the contact form on our website so we can talk with you and answer your questions. We'll use this time to get to know you, learn about your case, and inform you about your legal options so you can go forward with confidence.





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