

Dealing with the Insurance Company After an Accident



Regardless of whether you were injured in an auto collision, attacked by a vicious dog, if your child was injured at daycare, or if you were on the job when your injury occurred, chances are that there is some insurance available against which you can make a claim for compensation. You need to be careful when dealing with the liable insurance company – especially if you haven't yet hired an injury attorney to handle your claim for you. Always remember that the insurance company doesn't want to pay you the full and fair compensation you deserve. Their goal is always to pay you as little money as possible. Here are some key tips to help you with your claim:

Don't Give a Recorded Statement

In almost every case, the claims adjuster assigned to your case will request that you provide a recorded statement (most of the time over the phone). You have no legal obligation to do this – so don't do it. The questions which will be asked are designed to make you look bad by making it seem like you shared some responsibility for your accident or that your injuries are not as bad as you claim them to be. By agreeing to give a recorded statement, there is a high risk of diminishing the value of compensation available to you.

Don't Sign a Medical Authorization

Although it might seem reasonable to furnish the insurance company with a copy of your medical records related to your injuries, be extremely cautious! Do not - under any circumstances - provide the insurance company with a blanket medical authorization. If you do, you are allowing them to pry into every facet of your medical history. Just because you saw a doctor ten years ago for a knee injury does not mean that it has anything to do with your current neck problem caused by their negligent insured. Insurance companies use these medical authorizations to fish for all kinds of information that they can use against you. Your past medical condition has nothing to do with the present claim.

Don't Accept Their Initial Offer

Lots of times, the insurance adjuster will try to settle your claim very early on. Perhaps they will offer you a check for your "inconvenience." Whatever you do, you should not accept any money from the insurance company, because once you do, it means you cannot receive any more money from them later on. Early settlement deals are often bad news, too. Let's say that the insurance company makes you a "low ball" offer which you accept, but then two months down the road you realize you need a surgery as a result of your injuries. Well, we have bad news for you – there is nothing you can do if you have already accepted their offer.

Dealing with Your Own Insurance Company

Unfortunately, in some situations you might find yourself at odds with your own insurance company. This usually happens in cases where you are making a claim against your own home insurance, auto liability insurance (for an injured passenger), uninsured motorist coverage or personal injury protection. Even if you have been with your insurance company for years, the same rule applies when making a claim against any insurance company: the insurance company will fight you on it – and they would rather lose a customer than pay you the fair compensation you deserve.

Get Any Offer Reviewed

If you are attempting to settle your claim without legal representation, you owe it to yourself to at least get any offer reviewed by an experienced attorney prior to accepting it. At the Anderson Law Firm we offer free, no obligation consultations and we would be happy to let you know whether or not we think the offer you've been given is fair and reasonable. We pride ourselves on being upfront with our clients and providing a realistic assessment of what we think your case is truly worth, based on the specific details of your unique situation.