

What Insurance Adjusters Do to Lower Your Claim

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Car accidents happen all the time and many can be attributed to no fault on your part. When this happens, you may get a phone call from the insurance adjuster representing the driver who hit you, ready to offer a settlement that makes things right. But before you accept the settlement offer, be sure to do some research on the common strategies used by insurance companies to minimize payouts. Your best defense is to contact an experienced Atlanta car accident lawyer from our firm to handle negotiations with the insurance company for you.

These are some of the things adjusters may do:

- Tell you their offer is final. Settlement agreements are negotiable.
- Deny your claim. If you were hurt due to someone else's negligence, don't give up on getting compensated if you are denied the first time.
- Request a recorded statement to protect you from any legal liability. Despite common belief, the insurance company can use anything you say against you, so don't agree to talk until you've spoken with a lawyer.
- Ask you to sign a medical authorization. If you don't sign a medical authorization, the insurance company might refuse to pay or might give you a substantially reduced settlement on any claims related to the crash. Signing an authorization will allow the company to access only the relevant medical records associated with your injury. This will make it less likely for them to find pre-existing conditions that can be used as an excuse to not completely compensate you for your damages.
- Offer you a quick settlement. Once you take it, you forfeit all your rights in the settlement.
- Tell you not to hire an attorney. Get an attorney at any point during the claims process. You may be told that an attorney is too expensive and you can't afford one. Most personal injury attorneys are willing to work on a contingency fee basis, which means you won't owe upfront costs for your lawyer to handle the case. They'll only receive payment if they win compensation for you.
- Request unnecessary information. This is a classic negotiation tactic. By requesting unnecessary information and paperwork, you won't be able to finish tasks in a timely manner and will end up settled with less money to avoid the frustration.
- Propose medical treatments. Make sure you follow your doctor's orders.
- Try to put more than 50 percent of the blame on you. In the state of Georgia, if you're only 50 percent or more responsible for an accident, the other person involved may not receive any compensation.

