

[Total Loss Claims Adjusters: What You Need to Know](#)

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If another driver has totaled your vehicle on a Georgia street or highway, your auto insurer will make you a settlement offer. The settlement may be less than you deserve. You may have to reject the insurance company's initial offer and negotiate a more acceptable settlement with a claims adjuster.

A claims adjuster describes an insurance company representative who investigates insurance claims by interviewing the claimant and witnesses, reviewing police and hospital records, and inspecting property damage to determine responsibility.



It is the responsibility of a claim adjuster to identify the damages covered by a policy and to negotiate settlements with claimants on those damages.

Which insurance company should reimburse you for a total loss: the other driver's or your own?

Because Georgia is a "fault" state and not a no-fault state, you can file a total loss claim with the other driver's insurance company if the other driver was at fault. Hoping you receive a fair deal and are treated with respect and professionalism.

Insurers and their operations

In contrast, an at-fault motorist's insurance company may offer you a claim settlement that's far less than the actual value of your claim. The majority of people aren't willing - or do not know how - to negotiate for a better settlement. Don't let an insurance company treat you this way, there are several options available to you.

It is interesting that you first try to settle with the responsible insurer, but if this is not giving you the support and repair that you deserve, you should not give up, you can file a claim through your own insurance company or third-party companies that are available to do it for you.

The only catch with running a damage claim for a vehicle's complete loss through your own insurance company is that you will have to pay your deductible upfront (you get the total loss minus your deductible) and wait to be reimbursed for your deductible when your insurance company receives payment from the at-fault insurance company.

Total Loss Determined

In the state of Georgia, when repairing a vehicle will cost more than 70% of what the vehicle is worth, it's deemed a complete loss.

If you are unhappy with the insurance company's appraisal – either the other driver's company or your own – and you believe that your vehicle was worth more, you can accept an insufficient offer, negotiate by yourself or through an attorney for a more acceptable settlement, or hire a lawyer to represent your claim in court.

Your offer must be sufficient to back up your position that the insurance company's offer is inadequate if you negotiate with a total loss claims adjuster.

Photographs of the vehicle before the crash, receipts for improvements and repairs, and valuations from other qualified appraisers or adjusters may be included.

You should take your case directly to an experienced personal injury attorney if you have been injured by a negligent Georgia driver, as well as if you believe you are being treated unfairly during the process.

In Georgia, a victim who is injured due to negligence is entitled by law to full compensation for all medical expenses and lost wages, but in order to obtain that compensation, the victim will need to hire an experienced injury attorney.

Is a lawyer really necessary when negotiating?

There's nothing wrong with negotiating with an insurance company yourself if you only have property damage and believe you are being treated fairly.

Likewise, total loss adjusters have little negotiating authority on their own and must answer to senior adjusters and supervisors who decide coverage, liability, and negotiating strategies.

You may be told that the company's first offer is the most the company can pay you, but that is not always the case. Total loss adjusters are typically instructed to settle claims for a specific amount - or even less if possible.

If you have evidence that proves your vehicle was worth significantly more than the adjuster's offer, a total loss adjuster can take the claim to his or her manager to authorize a better settlement - provided that you are negotiating with honest and reasonable insurance professionals.

In the most egregious situations of unfair treatment regarding a total loss, you may have grounds for filing a bad faith claim against an insurance company that simply fails to meet its clear legal obligations to you. You can get sound legal advice about how to proceed from an experienced Atlanta personal injury attorney in such circumstances by examining the details of your case.

When you're dealing with a total loss claim, keep in mind that the claims adjuster is under considerable pressure. From the company, their boss, and even sometimes from customers such as yourself, they may feel overwhelmed. It might be helpful to view them as a paid spokesperson working off of a script and with people overseeing them. If the process feels challenging or unfair due to liability or possible compensation after an accident taking place in Georgia (especially if you've been hurt) don't hesitate to speak to an experienced Georgia personal injury attorney. While some insurance companies are not always accommodating, most are prompt and reliable; you have every right to seek legal help when faced with intimidation.

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Talk to an ATLINJ Georgia Car Accident Lawyer

If you have questions about how much your car accident will cost you, contact to us. We have years of experience assisting injured victims like you, and we can walk you through what to expect throughout the legal process.

Costs associated with a car accident can be substantial and far-reaching. It's essential to understand what you're facing so you can financially protect yourself now and in the future. The good thing is you don't have to go through this alone. Our attorneys can help you fight for the compensation you deserve following a devastating car accident injury.

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