

Tricks Insurance Companies May Use to Avoid Paying You After a Car Accident

Being involved in a car accident is always a stressful experience. Not only do you have to deal with the aftermath of the accident itself, but you also have to deal with insurance companies. And if you're not careful, the insurance company may try to take advantage of you and unfairly deny your claim.

Sometimes, these tactics are used to try and get you to settle for less than what you're owed. Other times, the insurance company may outright deny your claim. Either way, it's important to know what to look out for so you don't get taken advantage of.

Being Overly Sympathetic

When you get that initial call from the other driver's auto insurance company, the agent may sound very sympathetic. They may say things like, "We're so sorry to hear about what happened" or "We know this has been a difficult time for you."

While it's nice to be treated with sympathy, this isn't always genuine. In many cases, the insurance company may be trying to build a rapport with you in hopes that you'll think they're acting in your best interest. However, this isn't always the case. The insurance company's main priority is to make money - not to help you.

If an insurance agent seems overly sympathetic after you file a claim, remain cautious. Don't let the agent's sympathetic words lull you into a false sense of security.

Offering a Lowball Settlement

One of the goals of the agent's false sympathy is to get you to accept a lowball settlement. This is an initial offer that's much lower than what you're actually owed. The insurance company may try to convince you that this is the best they can do, that it's more than fair, or even that they're doing you a favor.

Don't fall for it. If you accept a lowball settlement, you're likely to end up owing money out of your own pocket. This is because the settlement won't cover all of your medical expenses, lost wages, and other damages.

In most cases, an insurance company's initial settlement offer will be much lower than what you're actually entitled to. If you're offered a settlement - even if it appears generous - it's important to have a personal injury attorney review the offer before you accept it. Just as you would consult a tax professional to make sure you're getting your maximum [auto deduction](#), you

should consult an attorney to make sure you're getting the full and fair compensation you deserve.

Requesting a Recorded Statement

As part of their investigation, the auto insurance company may ask you to give a recorded statement. They may say that this is just a routine procedure and that it's nothing to worry about. This could not be further from the truth, and it's one of the games insurance companies play to get you to incriminate yourself.

In a recorded statement, the insurance company will try to get you to say something that they can use against you later. For example, they may try to get you to admit that the accident was your fault or that you weren't injured. However, this tactic can be even sneakier, and they may simply twist your words to make it sound like you said something you didn't.

For all these reasons, it's important to be very careful about giving a recorded statement. If you're not sure whether you should do it, it's always a good idea to speak to a car accident attorney first.

Trying to Get Your Medical Records

After a motor vehicle accident, the other driver's insurance company will likely try to get their hands on your medical records. They may do this by asking you to sign a medical authorization form and framing it as if you have no choice in the matter.

However, you do have a choice. You're not required to give the insurance company access to your medical records. If you do, they may use your history of medical treatments and diagnoses against you. For example, if you've been in accidents or had injuries in the past, the insurance company may try to use this against you and say that your current injuries are actually the result of a previous accident.

If the insurance company asks you to sign anything, be sure to review it carefully before signing it. If you're unsure about what something means or whether it's a good idea to sign it, don't hesitate to ask an attorney.

Spying on Your Social Media Profiles

In recent years, car insurance companies have been known to spy on injury victims' social media profiles. The goal of this tactic is to identify anything that could be used against you.

For example, if you post about your injuries on Facebook, the insurance company may twist your words to try to prove that your injuries aren't as bad as you claim. Or, if you post about going out with friends or doing something active, the insurance company may try to use this as proof that you're not actually injured.

Because of this, it's important to be careful about what you post on social media after an accident. Even if your profiles are private, there's always a risk that something could be shared - intentionally or unintentionally. If you're not sure whether it's a good idea to post something, it's always better to err on the side of caution and not post it.

Delaying Your Claim Indefinitely

In some cases, the insurance company may try to stall your claim indefinitely. They may do this by continually asking for more information or requesting documents that they know you can't provide.

For example, they may request surveillance footage from the accident that doesn't exist or ask for a police report when you already told them that the police didn't respond to the scene. And if you do comply with their request, they'll just come back and ask for something else.

The aim of this tactic is to get you to give up or accept a lower settlement out of frustration. If you find yourself in this situation, it's important to know that you have options. An experienced attorney can help you navigate the claims process and make sure that your rights are protected.

Convincing You That You Don't Need an Attorney

When you try to handle your claim on your own, the insurance company knows that they have the upper hand. They may take advantage of this by trying to convince you that you don't need an attorney. This is especially likely to happen if you express a desire to speak with an attorney before you agree to anything.

The insurance company may try to convince you that attorneys are expensive and that they'll just take a cut of your settlement. They may also say that an attorney won't be able to get you a higher settlement than what they're offering.

Don't fall for these tricks! If you were injured in a car accident, you may be entitled to compensation for medical bills, lost wages, and more, and the auto insurance adjusters will do everything in their power to avoid paying your claim fairly. An attorney can level the playing field and make sure that your rights are protected.

If you or someone you know has been in a car accident in the Las Vegas area, the team at _____ is here to help. Our law firm knows the tricks insurance companies use against injury victims, and we want to help you fight back. Contact us today for a free consultation with an experienced car accident attorney.