

## An Auto Accident Lawyer can Help Catch Insurance Company Tricks

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If you have been unfortunate enough to have been involved in an auto accident, leading to subsequent injuries and losses, filing a claim is the first thing you should do. However, when it comes to filing a personal



injury claim and negotiating with your car insurance provider yourself, you should know it is not going to be easy.

This is because, the insurance companies, especially the third-party insurers will try every trick in the book to minimize the claim amount and pay as less an amount as possible. The obvious reason being the prospect of profitability for the insurance company.

Seeking the services of an auto accident lawyer helps a lot in this regard, but first, you should learn about the top 10 insurance company tricks as listed here.

Lack of Response – While you expect the insurance adjuster to reach out to you for help as soon as you report the damage, often times it is just the opposite. Insurance companies hardly respond even after frequent calls and emails. This attitude is both deliberate as well as the result of having to deal with hundreds of claimants each day.

Unnecessary Delay – Even when the insurance company responds and takes up your case, the one thing that they stick to is unnecessary delay. Delaying would imply earning interests from the money apart from the chances of the claimant being too tired of a lengthy process and settling for a low compensation amount.

False Show of Responsibility – The insurance companies typically put up a false show of responsibility. This is done to make you believe that they will handle your claim well and that you do not need a car accident lawyer for the purpose. However, what happens in due course is that you realize that it's only a trick to pay out as less a compensation as possible.

Consistent Request for More Information – To keep asking for more information is one common trick that the insurance company employs to stretch the case and delay it as much as possible. The information can be regarding medical expenses or irrelevant details. They will ask you for another just as you furnish them with one. The adjuster will try to make you believe that the information is vital for assuring you justice.

Call for Statement – As fraudulent a practice as it is, insurance adjusters ask for statements from

the victims just to confuse the claimant and damage the value of the claim. These statements are prepared in a way that naturally leads to ambiguous answers. It is for this very reason that you will never find a good car accident attorney asking for statements from his/her client.

Request for Medical Records – While the request for medical records is obvious to know more about the injuries, insurance companies often go to the extent of demanding unrelated medical records. This again is a trick to delay the process with the excuse of lack of medical records. Records from 5 years before the present car accident are certainly not of any value or relevance whatsoever.

Disputing Medical Expense Amount – Insurance adjusters try their best to disallow or disregard the medical expenses you incurred. This is often done after a communication with your appointed Doctor. They find issues with your medical treatment to ultimately arrive at a way of lowering the medical expense amount in some way or the other.

Insisting on Co-Payments – Insurance companies often make wrong use of a car accident victim's unawareness of legal procedures. As such, they will try to make you settle with the co-payments or out-of-pocket expenses instead of paying for all the medical bills, as it should be.

Unacceptable Offers – It is only when the insurance provider offers the victim with a very low amount that he/she realizes the need of a lawyer. But by the time this realization occurs, the insurance adjuster has obtained all information and statement to be used against the claimant in the court.

Monitoring or Spying – Last but not the least, when there is a considerable insurance coverage, insurers go to the extent of spying on you. They do so with the aim of recording footages that speak against your injury or claim.

Don't let these scams and fraud practitioners disregard your personal injury and losses resulting from a car crash. Get in touch with one of our <u>car accident lawyers</u> at our direct phone number, 215-576-0100, and get a free consultation today from a qualified personal injury attorney affiliated with a leading Pennsylvania law firm. Our team of injury lawyers has handled a multitude of accident cases, gone up against auto insurance companies on behalf of our clients and their driver's insurance claims, fought valiantly for lost wages, and protected peoples' legal rights in both personal injury lawsuits and workers' compensation claims centered on motor vehicle accident claims.

Don't let another driver's negligence cause undue pain and suffering from car hits, broken bones, and lost income. Get the medical attention you need for your injury and let our team handle your car accident case.

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Ken Saffren, Esq, is a partner of Saffren & Weinberg located in Jenkintown, PA, practicing in workers' compensation, social security, and personal injury litigation. He is a member of both the United States District Court of New Jersey and Eastern District of Pennsylvania Supreme Court, as well as PHN Epsilon Roe.

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