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Insurance Adjusters: Remember Who They Work For

If you've been in an accident, you must decide whether to get a lawyer's help in making your claim. Insurance adjusters want you to settle your claim without getting legal help. But settling too fast with an insurance adjuster usually means you won't get all the money you should. That's why after an accident you should get a lawyer's help, even if the adjuster seems anxious to pay you a modest amount to close the matter quickly.

When you make a claim to an insurance company, they assign it to an "adjuster." Adjusters work for the insurance company, not you. Their job is to close the file on your claim without paying too much money.

Many adjusters are polite to talk with. They handle many claims so they may understand the problems you face. But even if the adjuster is pleasant or friendly, remember that his or her job is to act in the insurance company's best interests, not yours. This means trying to resolve your claim for as little money as possible. A recent case is an example.

Kim V. suffered serious injuries when her car was hit. Her insurance company dragged out her claim for months and then offered only a very small settlement. Kim took her insurance company to court for the bad way it handled her claim, and a court ruled for her. The evidence revealed that the insurance company gave its adjusters raises if they kept payouts to accident victims low.

After an accident, the adjuster may tell you a quick settlement will get you money faster and save hassles. The adjuster may try to talk you out of calling a lawyer, saying a lawyer will cost you money or can't get you more money. Adjusters say these things because the insurance company can close the file on your claim for less money if you don't have help from a lawyer.

Using a lawyer almost always results in a higher settlement than you'd get by relying on the adjuster. Recently, a car insurer tried to settle an accident claim for a small amount of money. After the policyholder hired a lawyer, the insurer settled the claim for over 10 times its first offer.

If you've been in an accident, seek a lawyer's help. Using a lawyer makes recovering damages easier, and you'll likely get more money. Never forget that insurance adjusters — no matter what they say — work for the insurance company, not you.

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