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If you have been injured in a car accident, we may be able to help.

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## **28 TACTICS USED BY INSURANCE ADJUSTERS THAT COULD COST YOU A LOT OF MONEY**

**WARNING:** In general, dealing with an insurance adjuster is like going down a “one way street” because the adjuster wants you to give him information and some of your legal rights and the general strategy for insurance companies is to try to figure out a way to pay you nothing or if they have to pay you something, settle your case as cheap as possible. Delay in settling your case is always a benefit to the insurance company and not to you.

Here are 28 insurance company tactics that could cost you a lot of money:

1. Adjuster is not calling you within a week of your accident. If you do not hear from an adjuster within one week of the accident, it could mean that the company is understaffed, ignoring your claim, or that the other party wasn't insured after all.
2. Adjuster does not want to put anything in writing. Insist that the adjuster provide you with a letter identifying himself and his company. That letter should indicate the policy and claim numbers and this is extremely important, confirm that his company provided coverage for the wrong-doer on the day of the accident.
3. Adjuster refuses to tell you policy limits. Request that the adjuster disclose the wrong-doer's auto policy limit in writing. If the adjuster refuses, call me and let's talk! If you are seriously injured, you need to know the limits. If you don't know the limits...it could cost you a lot of money.

4. Adjuster refuses to confirm that the wrong-doer was at fault. Ask the adjuster to provide you with a letter stating that the person his company insures was at fault and caused the collision. If the adjuster does not believe that his insured was completely at fault, request that the adjuster explain, in writing, why you or someone else are partially at fault. Always see a lawyer about comparative fault laws in North Carolina. This can be tricky
5. Adjuster wants to “tape record” you. Don’t let anyone tape record you...If you give incorrect answers...it could cost you a lot of money. Before you give a statement, you should talk to a lawyer first.

Most adjusters already know how the crash occurred based upon the police report, witness statements, and the wrong-doer’s report. One reason the adjuster wants to tape-record your statement is to get you to say something that may hurt your claim and to give the insurance company grounds to reduce or deny your claim.

A tape recorded statement can be used as “evidence against you!” It takes just a minute to call our office and discuss the details of your case. Maybe you are ready to give a tape recorded statement...and then again...maybe you’re not ready. Why take a chance. You can talk to me for free.

6. Adjuster wants you to sign a written medical release. This can be tricky. Most insurance companies want you to sign a “general wide-open release” it is more information that they are entitled to. You have every right to call a lawyer before signing anything. Remember, you can talk to me over the phone for free...even before you become my client. You may be signing away super valuable legal rights.
7. Insurance company wants “their doctor” to examine you. You have the legal right to talk to a lawyer before being examined by the insurance company doctor. It is always smart for you to talk to a lawyer first. There are some legal traps that you should know how to avoid.
8. Adjuster refuses to put settlement offers in writing. Ask the adjuster to put all offers of settlement on your case in writing. If he refuses, you might be concerned. Verbal settlement offers are sometimes forgotten by the adjuster.

9. Adjuster is dodging you. If it is difficult for you to contact the adjuster or he seems to be putting you off, he may be using “a delay tactic” on you case. Delay can cost you money.
10. Surprise, unannounced visits from the adjuster. If the insurance adjuster shows up without an appointment at your home, you should be concerned. The purpose of such visit may be to catch you doing something that hurts your case or shows that you are not injured. Refuse to discuss your case and tell the adjuster to call back for an appointment.
11. Insurance company surveillance of you. If the adjuster or the insurance company investigator is asking questions about you to your neighbors, employer, co-workers, friends or doctors without your permission, or conducting video surveillance on you , call me and let’s talk. (If you see a strange looking vehicle parked near your house with tinted windows, write down the license plate and take pictures of the vehicle including its license plate...then call me).  
It is common for video to be taken of you in every day activity such as washing the car, going shopping and taking care of your children. You will probably be mad when you see their surveillance video of you and your family. If they have done video surveillance on you, we will get a copy for you. Call me and I’ll tell you about some sneaky tricks insurance companies have pulled on some of my clients.
12. Adjuster offers you a tiny check. If the adjuster refuses to pay you anything for your claim or offers to pay you a small amount, call a lawyer. Just because the adjuster tells you your case is worth a small amount, doesn’t necessarily mean he’s right. Ask the adjuster to put his reasons for such an offer in writing.
13. Adjuster says you do not need a lawyer. If the adjuster says you do not need a lawyer, or tells you not to obtain legal advice, you would be justified to be concerned about why the insurance company is so anxious to keep you away from a lawyer.  
Could it be that the adjuster does not want you to know the true value of your case? Could it be that the adjuster wants to keep you in the dark about your legal rights? Be careful here....you could lose between \$25,000 and \$75,000 ( or more.) Before this happens to you ....call me and let’s talk.

14. Delay by using an answering machine. Another tactic the insurance companies are using is giving each adjuster an answering machine. These answering machines allow the adjusters to avoid phone calls. Thus, the settlement of your case will be delayed.
15. Delay .....adjuster keeps asking for more medical records. If the insurance company claims they need “ more” medical reports.....and you provide those records. And, then the insurance company needs more and more records. This is a common delay tactic used by insurance companies and they know that it takes time to get these records.  
The insurance company may demand copies of your income tax returns for the past five years or some other private information about you. There may be no end to their demands. If this happens to you....call me and let's talk!
16. Delay....seeking more dollar authority. Adjuster says he is seeking more dollar authority. Sometimes, seeking more dollar authority from a supervisor may take weeks or even months. The adjuster is hoping you do not want to wait and you will take a smaller settlement NOW instead of waiting.  
Plus, adjusters hate asking for more dollar authority. Their bosses will not be happy. The adjuster is expected to settle the case for the original dollar authority...which can be very low.
17. Adjuster is on a two-week vacation. There is no one else to talk to. The insurance companies love this delay tactic. Most other types of businesses would have placed a substitute to help out....but not insurance companies who want to delay. The adjuster will take care of your case when he gets back...maybe....he is probably way behind in all of his cases. Again, the insurance companies love the delay.
18. Delay by transferring adjuster. Adjuster has been transferred to other cases, and the new adjuster won't be familiar with your case, or any others, for two to three weeks or longer. It is common for insurance companies to reassign adjusters. For each reassignment there is a built in delay.
19. Your case has been transferred. The file has been transferred to the home office for review and won't be back for several weeks or months.
20. Your adjuster is on weather assignment. The adjuster has been temporarily reassigned due to hurricane, earthquake, or storm damage. The adjuster will

talk to you about your case when he returns. Usually no other adjuster will step forward to help you settle your case, thus you are forced to wait.

21. Permanent change of adjuster. Some adjusters simply quit or they are fired. This means YOU have to wait for a new adjuster to be assigned to your case; a guaranteed delay.

22. Delay by being nice to you. The adjuster is trained to be nice to you and cause you to believe that you will receive the true value of your case. The adjusters know that a lot of people use the “wait and see” strategy to see if the insurance company will make a fair offer. Insurance companies know that some people do not want to get a lawyer until after they hear what the insurance company has to offer.

This “wait and see” strategy makes the insurance companies very happy. It’s like holding a carrot out in front of you and watching you jump through hoops for them. Every day of delay helps the insurance company receive more interest on the money they legally owe you.

Plus, if they can stall you long enough and you get far enough behind in your bills and you are under a lot of pressure, then you most likely will take a tiny check out of deperation.

Waiting and waiting is the insurance adjuster’s biggest weapon against you. When you use the “wait and see” strategy, you actually help the insurance adjuster gradually weaken you...financially...physically...and mentally.

The insurance companies love the wait and see strategy.

23. Making you feel guilty. The adjuster explains to you that if everybody accepts smaller settlements, the insurance rates will be lower for the general public and the savings will be passed on to all policyholders.

(yeah...right..and if you believe that, would you be interested in buying the Brooklyn Bridge).

Maybe the adjuster says something to you hoping you will feel sorry for the wrong-doer. It is common for North Carolina citizens to have a kind forgiveness and guilt.

Never, never feel guilty about being compensated for your pain and suffering, lost wages and medical bills. Tiny check or no check gives the CEO or president of the insurance company bigger salaries and bonuses.

24. Bogus Claims Committee. The adjuster tells you that the claim must first go before a “committee”. The adjuster may be buying time and stalling. Don’t be surprised if there is no committee. Or, the so-called committee is the adjuster himself...no one else.
25. Delay...hoping you will die. If you are elderly, the insurance adjuster might decide to stall instead of processing your claim, hoping you may die before they have to pay you. Never forget...the insurance business is a heartless business. They are only interested in MONEY ....and .....PROFITS. (You will be surprised how many times this strategy is used by the insurance companies.)
26. No one controls what the adjuster says. Many insurance adjusters operate out of their homes. They are not part of the home office of in some high rise building where their conversations are overheard by fellow employees. These adjusters are alone in their homes and they talk to you over the phone. They can say anything they want and no supervisor will hear what they say. These adjusters will say and argue anything to pressure you into taking a very tiny check. As a result, you can lose thousands of dollars.
27. Care Damage .....calling in the rental car. If your car has been totaled and it cannot be repaired, your car will be considered “totaled”. A common tactic for the insurance company is to put you into a rental car immediately. Then several days later they will make you a very low offer of settlement for your car. They will put pressure on you. At the same time they make their offer of settlement, they demand that you return the rental car within the next 48 hours. A lot of people have no choice but to say yes to the low offer for their car. Many times, the car is worth a lot more than what is being offered and the insurance companies save millions and millions of dollars.
28. Rigged Computers. The insurance company will not tell you about their rigged computers. That’s their little secret! The rigged computer has literally saved millions of dollars for the insurance companies. The insurance company creates a rigged computer...then feeds information into the computer about your case...and the computer is programmed to spit out a ridiculously low offer of settlement. Unfortunately, a lot of people say yes.

And the insurance companies know that a certain percentage of the people will say yes even to a tiny check. The insurance company has a clear advantage...more money...more lawyers...more experience...and they have not suffered the injuries and the worries that you have suffered. The adjuster is under no pressure at all....whereas you and your family are under tremendous pressure. You may be counting on the insurance company to be fair with you. Always remember the insurance company wants to make big profits that they can pay their stock holders and their CEO.

THE INSURANCE COMPANIES USE THE LISTED 28 TACTICS TO SAVE MILLIONS OF DOLLARS....WHERE DO YOU THINK THE MONEY GOES THAT THEY SAVE?

- Maybe you should ask the chairman of Aetna Insurance. His annual salary is more than \$3.6 million plus unknown stock options worth millions.\*
- Or ask the chairman of United Health Group. His annual salary is \$7.7 million. 8
- Or ask the President of Anthem Insurance. His annual salary is \$5.1 million plus millions of additional dollars in stock options.\*
- Or better yet, ask the Chairman of Allstate. He makes more than \$5 million plus he has millions in unexercised stock options.\*

Enough is enough...don't let the insurance company steamroll over you.

Before you say yes to a tiny check from the insurance company, talk to me first...you may be losing a lot of money.

I have been helping injured people for over 26+ years.

- I believe in giving lots and lots of free information. I have a lot more free information I would like to give you. I am giving you this information absolutely free....even if you never become my client.

It is my theory and belief...the more free information I give away to injured people and the more free help I give to injured people...the more clients I get!!! Here is why!

- You may become my client;
- Or, if you choose another attorney, you may wish you had chosen me instead;
- You will remember which lawyer provided you the most free information even before you were a client.
- I believe in the golden rule...what goes around, comes around.

Most likely, other lawyers have already sent you their letters. Compare what they sent to you with what I sent you. It is my hope that you have received a lot more free information from my office.

The smarter you are about your legal rights and how to choose the right lawyer...can make a big difference in the amount of your settlement and how quickly you receive your settlement.

The insurance adjuster can call his lawyer anytime he wants. The adjuster doesn't guess about the insurance company's legal rights or about what's the best strategy so they can settle you case dirt cheap.

If you decide to deal with the insurance adjuster, without the help of a lawyer, you should realize that you are at a distinct disadvantage. (I'll prove your disadvantage starting on this page.)

There are laws, strategies, and techniques that I have learned during the past 26+ years....and most likely you do not know these laws, strategies and techniques..but the insurance company does...so....you should ask yourself some serious questions as follows:

#### WHAT DO YOU KNOW ABOUT.....

- The subrogation laws of North Carolina.
- Your coverage for underinsurance and the set-off laws of North Carolina.
- The true value of your case.
- How to use mediation and win.
- How to use arbitration and win.
- What is the statute of limitations on your case.
- What is contributory negligence and how to win your case.
- How to use an excess letter to win.
- When to file suit and when not to file suit.



- How many jury trials have you done. (Most likely ...none at all ...and the insurance company knows it and they are not afraid of you!)
- Do you need an expert to help you on your case and if so, what kind of an expert. The right expert can break your case “wide-open” and you get the settlement you deserve. Without the expert’s help, you may receive a tiny check.
- Has your case been professionally investigated by someone on your side. Remember...our preliminary investigation is Free.
- Do you understand the concept of punitive damages and how the claim can help you.
- Do you know whether or not you have a dram shop claim.
- Do you know how to get your hospital and doctor bills reduced.
- If you have a workmen compensations lien, do you know how to get that lien reduced substantially?
- Did you know that 98% of all cases never make it into the courtroom?(Most cases are settled)
- Did you know that the insurance companies keep careful track on their computers about the lawyer you choose? They keep track of how you lawyer has settled past cases and whether those cases were settled for top dollar or for peanuts.
- Did you know that insurance companies track law firms and they know which law firms fight and which law firms give up.
- Do you know which insurance company will pay you more money if you provide hospital codes and diagnostic codes and ...if you don’t provide these codes..most likely you will get a tiny check instead of the check you deserve.
- Did you know that the insurance industry did research and found that injured people who have lawyers receive more money than those injured people who did not have a lawyer on their side. No wonder they do not want you to talk to a lawyer.
- Do you know how to stop the insurance company from getting chummy with your own doctors. There is a very simple and effective way to stop this problem.

- Do you know that you may have the legal right to collect from two or three or more insurance companies? If not....you could be losing thousands upon thousands of dollars.
- Do you know how to maximize your claim to the insurance company so that the insurance company wants to pay you the settlement you deserve?
- Do you know how to handle all of the delay tactics and other tactics to protect yourself so that the insurance company does not steamroll over you.

The last two and half pages cover a lot of legal ground. I realize that most likely you do not know much about the topics that I listed. That's the whole point. The insurance company knows all about these things and you don't and thus.....you are at a big, big disadvantage.

You can talk to one of our lawyers for free.

Simply dial 1-800- LAWYER-NC and you can talk to us over the phone about your case. It is that quick and it is that simple.

Your case is too important to lose.

Why take chances.

Most likely you have never had to deal with a situation like this ever in your life. It is important to get a professional experienced injury lawyer on your side.

It's not easy to choose "the right lawyer". It is my hope that I have helped you by providing this information. It is also my hope that after reading this information and other information I have sent to you, it is your opinion that Hardison and Associates is "the right Law Firm for you".

If you already have a lawyer, I would suggest that you stay with that lawyer. Please give this information to a friend,

Ben Cochran  
North Carolina Personal Injury Lawyer  
Hardison & Cochran  
1-800-600-7969  
[www.lawyernc.com](http://www.lawyernc.com)

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\*Each case is different. Results vary. Liability is assumed.

