

Insurance Company Fraud and Scams in Settling California Pedestrian, Bicycle, Car & Motorcycle Accidental Injury & Death Accidents Explained By An Experienced Personal Injury Attorney

As a California Pedestrian, Bicycle, Car & Motorcycle Injury & Death Accident Attorney, one has to ask just how much profit insurance companies need to make to be satisfied. The answer, when one examines the scam, fraud and rip offs they are perpetrating today in settling personal injury accident and wrongful death claims appears to be that there is no limit to their greed.

When you get into an accident today, whether it's your fault or someone else's, either you or the persons you injure as a pedestrian, on a bicycle, in a car or on a motorcycle are going to be forced to deal with an insurance company that is determined to offer as little money as possible to settle any injury claims.

If you are the person who has been injured in a bicycle, pedestrian, car or motorcycle accident or if you've lost a loved one, the worst thing you can do today is to try to settle your claim with the insurance company yourself. While insurance companies consider lawyers to be annoyances, they consider you to be a nuisance and will usually offer you only what they consider to be a "nuisance value settlement." Once they have the mind set that your case can be settled for such a paltry amount, an attorney's involvement will not change matters.

Your insurance company will be offering you or the other driver only a portion of the medical bills and a small amount for pain and suffering. If you or they have an attorney, the attorney will have to prevail on the medical providers to slash their medical bills by 1/3 to one half in order to have sufficient money left over for any attorney fees for their time and effort and the frustration of dealing with an insurance company today and to put any money into your pocket or the pocket of the persons injured in the accident.

If you've been seriously injured in an accident, call the Law Offices of R. Sebastian Gibson at (800) 589-3202 or e-mail us at our website, www.SebastianGibsonLaw.com. If we are contacted early on in a case, we can prepare your case as if we are going to trial. Even though trials today are rare, unfortunately, it is only by preparing your case in such a manner, that an attorney today can obtain the type of settlement you deserve.

As badly as insurance companies treat the people they insure, they treat others even worse. Why should you care about the person you've injured? First, it's the right thing to be concerned about someone you hurt. Second, you shouldn't be causing them to be frustrated again when they have to deal with your insurance company. And third, when your insurance company tries to stiff them by paying them less than the amount of their medical bills and a reasonable amount for pain and suffering, much less any attorneys' fees so they can have an attorney deal with your insurance company, they risk making the injured party sue you in order to obtain what is fair and reasonable.

As a result of the determination by liability insurance companies to make as much money as they can for their shareholders and executives, the person or persons who have been injured in the accident, whether those persons are the individuals in your vehicle or the other persons hurt by your vehicle, they will, without an experienced attorney, be forced to accept a paltry amount. Their doctor bills or your doctor bills will have to be slashed (of if there is medical insurance, the right of the medical insurance company to reimbursement will have to be significantly reduced) and your lawyer may have to reduce his or her fees as well or face the expensive alternative of filing suit.

The cause of this entire process is nothing short of a scam, a fraud and a rip off by liability insurers who claim on television to be your best friend and who, when you need them most, or when the person you hit needs them most, turn into greedy monsters who refuse to pay more than a paltry amount and who risk having you sued by any person that you injure.

We've been handling personal injury cases for over 30 years and the climate in dealing with insurance companies has never been worse. While we've settled cases exceeding one million dollars on a number of occasions, it's the smaller soft tissue cases where a person has significant pain but doesn't fracture anything or require surgery that can the expertise and an extremely experienced attorney to obtain a good settlement. Having represented insurance companies (until we saw the tactics they use to take advantage of people) we know how to deal with these companies and have been very successful in obtaining millions and millions of dollars for our clients over the years.

No attorney can tell you they have the magic formula in dealing with insurance companies in this climate of insurance company fraud, scams and rip offs, but we can tell you we do know what to expect, and we know how to counteract the tricks employed by insurance companies adjusters. After thirty years of experience, we've heard all of the insurance adjusters' lame excuses before and we know how to deal with them.

If you want to obtain what you're entitled to for your claim, call the Law Offices of R. Sebastian Gibson today at (800) 589-3202 or e-mail us at our web site, www.SebastianGibsonLaw.com

The solution to insurance company fraud may be legislation requiring insurance companies to pay a statutory amount from \$5,000 to \$50,000, depending on the size of the medical bills, in order to prevent them from offering less than the medical bills and little or nothing in the way of pain and suffering. The statutory amount can be legislated as being required in any case involving gross negligence, the use of cell phones, alcohol or any of the types of accidents such as rear end accidents and accidents in the rain that are most prevalent.

We encourage you to write to your congress representative. Let them know your experience with an insurance company and ask them to do something about what insurance companies are doing today.