

Dallas car accident lawyer, Jeff Rasansky, explains what insurance companies do to avoid paying for your accident claims.

After being injured in a car accident many people go to the liable party's insurance company. This can be a huge mistake in certain cases, even if the other driver was at fault. Most people who have been injured in a car accident believe they will be compensated fairly for damages. Insurance companies have adjusters and staff in place to ensure they pay as little as possible, if any at all. The following are a few ways insurance companies try to avoid paying claims fairly. In many cases it is advisable to contact an attorney before speaking with the insurance company. Some things which may seem insignificant could wipe out your claim. In order to pay as little as possible insurance companies will do the following, many times an attorney can help mitigate these tactics:

1. Coming in unreasonable low on a settlement offer – Many insurance companies will offer a settlement that is far less than fair and hope the injured person takes the bait.
2. Stalling – Slowing up the claim is a method insurance companies use to prolong payment to the victim in order to get them to take the unreasonably low offer which would be settled quicker.
3. Refusing to pay medical costs – Frequently insurance companies try to attribute the injuries of an accident victim to a pre-existing condition. When insurance companies refuse to pay related medical costs you may need to get a car accident attorney on your side to level the playing field.
4. Devaluing your pain – Injured individuals who may be entitled to damages for pain and suffering often have a hard time trying to convince insurance companies that their symptoms are not exaggerated when dealing with them one on one.
5. Devaluing your property – Insurance companies are known to send accident victims to collision repair garages which work in their favor. Some of these garages use cheap replacement parts or value the vehicle at less than fair market value. This tactic minimizes the amount the insurance company will have to pay while the victim gets second rate work, parts and lower valuation on the damaged vehicle.

If you find your accident claim being drawn out and feel as though you are being financially bullied it may be time to get the advice of an experienced [car accident attorney](#) who will increase the payout of the claim and speed up the process so you can get your life back on track.