3 Common Strategies Insurance Companies Use to Minimize Claims

Information Every Car Accident Victim Should Have

1) RECORDED STATEMENTS

- Typically, an insurance adjuster will call you shortly after the accident to take your recorded statement
- They want information regarding your injuries and the details of the collision.
- You are not required to do this, and we recommend you don't.
- It is too early to know the full extent of your injuries and how your treatment will progress.
- The insurance company is hoping you will say something that will allow them to place some fault on you or minimize your injuries.
- Tell the adjuster to call you back or refer the adjustor to your experienced Kansas City personal injury attorney at Castle Law Office.

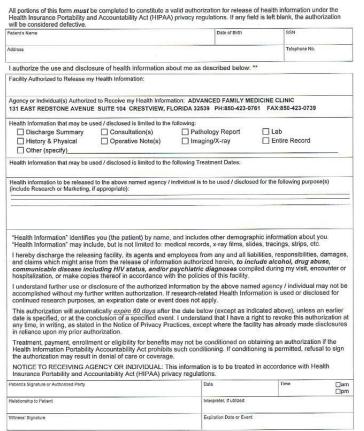


2) OFFERING A SETTLEMENT

- Sometimes insurance adjusters will offer you a settlement before you have reached maximum medical improvement.
- An adjuster may even tell you an attorney is not necessary.
- The truth is that car accident injury victims who hire attorneys generally receive larger settlement than those who are unrepresented. Even after attorney's fees, this can be a significant amount.

3) MEDICAL RELEASE FORMS

- The insurance adjuster may mail out a a medical authorization for you to sign, which would allow the insurance company to obtain all of your medical records, even records regarding pre-accident treatment that may be completely irrelevant to your current injuries. They can use this information to minimize your claim by discrediting your current injuries.
- Before you give a recorded statement, accept a settlement or sign any forms, contact the experienced Kansas City car accident attorneys at Castle Law Office.



** There may be a charge for copying Medical Records.

Authorization to Use and Disclose Protected Health Information

These are just some of the tactics that insurance adjusters will use to reduce their payments to an accident injury victim. Don't let the insurance company take advantage of you. Contact an experienced personal injury attorney with your questions.

To schedule your free consultation, <u>contact Castle Law Office</u> at 816-283-0303.