

# How Insurers Trick You into Lowball Settlements



**1.** The adjuster or “claim specialist” you speak with is seeking to gain early information on who caused the accident, the severity of the claim, and any possible defenses or data that might be useful in denying or minimizing the claim payout. **You are not obligated to speak on demand to the insurance company, and they will work to mold your statement to their benefit.** A slip at this point may be impossible to take back.

**2.** No one reads their policy at time of purchase, and it is not necessarily written to be clear to a non-lawyer. Exclusions, limitations and exceptions to coverage are extensive, and may change from time to time over the life of the policy. **If you don’t have a strong understanding of your policy, speak with someone who does before you speak with an insurance representative.**

**3.** Often the initial conversations with the insurance company may occur before developing injuries have fully manifested. **Careless statements about “feeling fine” can be nurtured and cultivated by sneaky adjusters into major obstacles to a fair resolution.**

**4.** You may have serious injuries even where the vehicles don’t appear to have heavy damage. Because the science does not support linkage of these elements, Louisiana law prohibits such arguments and evidence at trial. **Avoid being mis-lead by this well-known tactic of human psychology and persuasion technique.**

**5.** The insurance company wants a recorded statement. **There’s no reason to give that statement without having your lawyer present,** and adjusters are typically more cautious and restrained in their questioning when your lawyer is present.

Make it easy on yourself, and avoid complications by relying on qualified representation early in your claim. Our legal system is an “adversarial” one; while you feel like an accident victim, the insurance company regards you as an opponent. Let my experience and training be your guide as you seek fair compensation for your accident losses.

**Call 225-388-9574  
or email me at [cshows@pierceandshows.com](mailto:cshows@pierceandshows.com)  
to schedule a free consultation now.**

