

What the Insurance Companies Don't Want You to Know

- 1.** Insurance companies are looking to SAVE money! They are in the business to collect premiums and make a profit. One way profits increase is by settling claims for low dollar amounts. Insurance adjusters do not have a responsibility to look out for your best interest, and they have NO legal obligation to you! In fact, they are evaluated on how much they can minimize the value of your claim. If the insurance company can get you to take less than you deserve, they make a bigger profit.
- 2.** Most insurance companies will actively try to discourage you from getting a lawyer. That's because the insurance company's own statistics reveal that individuals who hire attorneys to handle their claims generally recover 2 to 3 ½ TIMES MORE MONEY than those who don't use a lawyer, which means, even including the attorney's fees, you ultimately recover more.
- 3.** Many insurance companies have a policy to make contact with the claimant within 24-48 hours of the injury. This is to ensure that you do not have the opportunity to seek a lawyer prior to speaking to the adjustor. The insurance company is in such a hurry to reach you to protect their own financial interest, not to give you assistance.
- 4.** If you sign ANYTHING with the insurance company, or give a recorded statement without consulting an attorney first, you could be giving up your legal rights.
- 5.** If you have a permanent injury, you may be entitled to future medical expenses, lost wages, as well as pain and suffering. The insurance company will probably not offer this to you, but you may be entitled to additional recovery.

800.631.6441

www.SeegmillerJohnson.com

