

THE DIRTY 8

The 8 Dirtiest Insurance Adjuster
Tricks That Can Cost You Thousands

Joseph D. Dang
San Diego Personal Injury & Accident
Attorney

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You can still hear the sound of tires screeching. The seconds immediately before the accident replay in your mind, over and over. You still vividly remember the shock that came over you, after you realized you were just in an accident.

I still remember when I was driving home from work one day, I was listening to the radio as the announcer read off the NFL scores of the day. I started to make a left turn onto an on-ramp for Interstate 5, when out of the corner of my eye I see a large sedan not slowing down for a stop sign ...

I vaguely remember my car spinning around. A witness told me my car spun around twice! When it came to a stop I couldn't breathe.

Oh my god! Was my lung punctured? Broken ribs? What was it?

It turns out I only had the wind knocked out of me. I was fine after a few seconds. But my, what a few seconds they were! I had a fractured left ring finger (which still doesn't sit straight ... if you meet me, ask me to show you) and the worst back pain ever.

A car accident is likely one of the most traumatic events in our lives. There you are, minding your own business, doing your best to be a good driver when someone else plows right into you.

Now you have a car to fix, pain throughout your body. You have to take time off from work to see a doctor, see a lawyer, and get your car fixed. On top of this, the insurance companies keep calling you.

“Oh great! The insurance adjuster is calling me again!”

You are either frightened or annoyed. Or most likely, both! They call you every day, sometimes a few times a day. They leave you messages. They speak to your husband, your wife, or your children. *What do they want?*

You don't want to talk to them. You have so much going on, you don't want to say something wrong to them. You don't have anything to hide, but at the same time, you're not ready to talk just yet.

And you are 100% right for not wanting to talk to them.

These insurance adjusters are not looking out for you. They only have two jobs. (1) Settle cases, and (2) Settle them for as little as possible.

Insurance companies don't make money by

paying as much as they can. They make them by paying as little as they can, or better yet, not paying at all!

They send their insurance adjusters to training, so they can learn all tricks to use against you. They hold conferences together; sharing tricks they found to be successful. They hire consulting companies like McKinsey Consulting, to research and find new tricks to use against you.

They are not ashamed of this either. Evidence of these training materials, conferences and consulting reports are available online for anyone to find if you look hard enough.

I have seen these tricks used successfully against victims who deserve fair compensation for their injuries. But due to the dirty tactics used by insurance companies, they received less than they should have.

So how do you fight back?

You arm yourself with the very things they don't want you to have. Knowledge and Information. After reading this report, you will know the “*8 Dirtiest Tricks*” the insurance companies use against you.

8 DIRTY TRICKS

I told you this report was short. So let's move on to the Dirtiest Tricks that insurance adjusters use to trick victims into settling for less.

#1 – “I WILL CLOSE YOUR CLAIM IF YOU DO NOT COOPERATE”

This trick is especially filthy. They are specifically taking advantage of those who do not know how insurance claims work.

This trick works because some people think if the adjuster closes the claim, they are finished. They can't pursue the claim anymore.

So what happens when an adjuster closes your claim? **Absolutely nothing.**

It's just a few keystrokes on a computer. You see, insurance adjusters have large caseloads. Some have up to a hundred or more open claims at any time.

They are graded on how many claims they have open at a time, how fast they can settle a claim, and the average time a case is open.

So if they aren't getting anywhere on a claim, they close it. They simply close it, so it doesn't show up when their supervisor checks in on them to see how they are doing. Too many open claims and the supervisor might call the adjuster to harass them.

So that's all that is. The insurance companies then realized that the phrase "I'm going to close your claim" actually caused injured victims fear. They don't want to close the claim because they're afraid it can't be re-opened.

But re-opening a claim is as simple as those same keystrokes used to close it. It's like flipping a switch.

Insurance adjusters have actually tried to use the trick on me. She could hear me chuckle through the phone.

I told her, "I'm married to an adjuster, you can't use that trick on me." It's true; my wife is an adjuster so we got a good laugh out of that.

So when they threaten to close your claim, just say, "Go Right Ahead." They will reopen it just as fast as they closed it.

#2 – LET'S SETTLE THE CASE NOW

Another dirty trick. When a new adjuster is hired, they are sent to a training program, to learn the nuts and bolts of adjusting. They'll probably learn how to

use the software, how to keep files, where the bathrooms are and when to take lunch.

But they also learn how to play dirty! And one of these dirty tricks is to get you to settle as soon as humanly possible.

They are told, “the longer it takes to settle, the more it will cost us.” It’s true. The facts become clearer and stronger, as time goes on. These facts are not helpful to the insurance company.

Facts demonstrating the severity and extent of your injuries cost them money:

- You’ll see a doctor, you will go to therapy, and you will receive treatment
- You will have to experience the pains and struggles of recovering from the injuries
- Every day tasks become harder
- Your friends and family will see you struggling, and can testify how the accident affected enjoyment of your life

The list goes on and on.

When they hear about these facts, all they can see is \$\$\$\$\$\$\$\$\$\$\$\$\$\$. Because it costs them money!

So the faster they can settle, the better. As I’m writing this right now, one of my clients had the adjuster calling her a week after the accident, wanting to talk about settling!

She hasn't even begun therapy yet. They are hoping to catch those who don't want to deal with a claim and will settle for less than full value.

Which is fine. If you are fine with receiving less than reasonable compensation, it is okay too. That's what makes us great, we are all different and we don't have to be the same.

But if you are looking to receive reasonable compensation for your injuries, hang that phone up! Don't talk settlement. If they even mention the word "settle" or "settlement" tell them to pump the brakes and slow down.

#3 – PASSING YOUR CLAIM AROUND LIKE A HOT POTATO.

If you are trying to settle directly with the insurance company, sometimes they will transfer the case around, from adjuster to adjuster. They do this to frustrate you.

When you first open a claim you will usually deal with a specific adjuster assigned to your case. Most likely they will try Dirty Trick #2, Settle your claim quickly.

If you survive that, then they might try to pass your case around like a hot potato. Each time you call you will be told your case has been transferred.

They'll pretend they have the same notes but

often times they will play dumb and make you do some things over again. Then when you call back the next time it has been transferred again.

I had clients whose claim has been transferred 4 times before they hired me. They were utterly confused and frustrated and couldn't deal with it anymore.

Once I got on the case that changed, but not everyone hires an attorney. Some will just give up, and not pursue the claim any further.

And that's exactly what they want to happen.

So if your claim keeps getting bounced around you know what his happening to you. Dirty Trick #3 – Your claim is being bounced around like a hot potato.

#4 – DELAY, DENY, DEFEND.

We saw in trick #2 how insurance companies want to settle quickly. The faster they settle, the less they pay, the higher their profits.

So what happens when they don't get to settle quickly? They will go in the opposite direction. They will Delay, Deny and Defend.

Delay. They will delay the settlement of your claim as long as possible. They keep saying they received your records, and will have an answer for

you shortly. But the weeks turn into months, or even years.

You won't get an offer and they try to see if you will just give up, or worse, you will let the statute of limitations run.

The **statute of limitations** is a law that says, "You have two years from the date of accident to sue." So if you are injured on May 5, 2011, you have until May 5, 2013 to file a lawsuit. After that you are stuck.

So if they flat out delay your claim, you really are helpless unless you hire an attorney, or file a lawsuit on your own against the person who caused the accident.

Deny. Here the insurance companies will deny legitimate claims. You can be in an accident where someone else clearly caused it. After a while, their adjuster will call and tell you they have completed their investigation, and they decided their driver was not at fault so your claim will be denied.

In fact, as of the time of writing this report I have a case with a fully independent witness declaring the other person caused the accident. No matter. Her insurance company denied my clients claim. So he hired me to file suit against them.

They have nothing to lose by denying your claim. Your next step is a lawsuit (or more persuasive

demand letter by an attorney).

Defend. You would think, if you have a solid case with all of the facts on your side, the insurance company would settle rather than have to pay the costs of a lawsuit and still have to pay you at the end of the case.

Wrong. Allstate Insurance paid McKinsey Consulting (the pre-eminent big business consulting firm out there) a ton of money to look at their business, and devise a scheme to increase their profits.

What they came up with is shocking. They were going to deny and defend perfectly legitimate claims, no matter how bad the facts were.

What I mean is, there could be video evidence of their insured driver causing the accident, and they will not settle but instead defend it to the end.

The strategy was to deter attorneys from taking these cases, therefore lowering the amounts they would have to pay. Once Allstate took on this strategy all of the other insurance companies followed suit. It was an industry wide collusion to cheat victims out of compensation they are entitled to.

The shocking part I mentioned earlier? They would do this to their own customers as well. **Their own customers!**

As you see, they hold profit above all else, even the needs and rights of their own customers who pay them good money each year. That is what these insurance companies have become.

Don't take my word for it. Google "Allstate Mckinsey report" and read the articles.

#5 – RADIO SILENCE.

I see this trick usually when there is someone trying to settle their case on their own, and it's near the statute of limitations (discussed in Dirty Trick #4).

So if you are nearing that deadline, insurance companies will play dead like a possum. Nobody will answer your phone call. You'll leave messages and nobody will return your call. You'll be told your case has been re-assigned (Dirty Trick #3) and someone will call you back.

You will send a letter. You will send a fax. Nothing happens.

I've personally seen this happen a few times now. The insurance companies have no reason to settle with you now. They want to see you file a lawsuit by that point.

If you don't, or give up, they win. They profit.

If you do, ok well they have to pay the claim

anyway. But why not take a shot just in case you become deterred? That's what they are thinking. So they'll just ignore you and when you file a lawsuit then they'll start talking again.

#6 – “I WANT TO HELP YOU.”

This one is a classic. You see, the insurance company is on your side! Despite the bad reputation they have, they're really nice and caring, and they only want to help you.

They'll be really nice on the phone. If you haven't hired an attorney yet, they'll be the sweetest person you have ever talked to. They're here, for you. They care for you. They only want what is best for you.

Don't fall for it. They're being nice for two reasons: If they can get you to like them, you will usually (1) accept less money on a settlement, and (2) you won't go hire an attorney.

Sometimes the adjuster is genuine, and is really nice in real life, and is trying to help you. There are good people out there, and sometimes they are put in unenviable jobs such as this. In that case, just keep in mind their company goals are to pay as little as possible, in order to make a profit.

#7 – YOU DON'T NEED AN ATTORNEY – PLUS YOU HAVE TO PAY THEM OUT OF YOUR POCKET.

A classic trick. Remember, the #1 motive of any large company is profit. And there is nothing wrong with that. But it's what you have to keep in mind when dealing with them.

When you hire an attorney, it costs them money. They know this. How do they know this?

Back in 2000, the insurance industry's own association, the insurance association, conducted a study. And what did the study find?

If you hire an attorney you will be paid 3.5 times more than if you didn't – even after you pay attorneys fees.

Their own study found claims with an attorney representing the victim cost the insurance companies 350% more.

That's a lot of money!

So it's obvious what their strategy is. Keep an attorney off the case no matter what it takes or what they have to say. Once an attorney is involved it's bad news ... for their bottom line.

So, while you don't need an attorney, if you want to receive anything close to reasonable value on your case, it's a good idea to at least consult with one. Everyone offers free consultations so it won't cost you a dime.

And when they say you have to pay for an attorney out of your own pocket, respond by saying:

“Yeah, but I’ll be paid much more anyway.

#8 – “FILL OUT THESE FORMS, OR WE CAN’T PROCEED WITH YOUR CASE.”

Happens on every single case. When you open a claim, they have a standard packet of forms they send to every victim. Medical Release forms, general information release forms, Medicare information.

They tell you in order to proceed with the claim they will need these forms signed. What they don’t tell you? You don’t have to fill out anything. You can tell them you will send them the necessary information when you are ready.

Signing any form is a real bad idea. I control all information for my clients. The only information the insurance companies receive is what I want them to receive.

It doesn’t stop the claim, delay it, or end it. They can close the claim for all we care. When we are ready to send them information we will. You generally have two years from the date of the accident (there are exceptions) so there is no rush.

They will get information when you are ready to give it to them. **Don’t sign any forms!**

These releases are usually general, and not restricted to any time periods. So they often get victims to sign a medical release. The insurance companies will then get all of your medical records, even those unrelated to the accident!

That's why signing these forms are a bad idea. They don't have a right to your medical records until you are ready, and they definitely don't have a right to all of your records.

So stop them dead in their tracks. Tell them, "I won't sign any forms and when I'm ready I will send you my records."

CONCLUSION

THE DIRTY 8.

The dirtiest 8 tricks insurance companies will use against you. This list isn't meant to be complete. There are plenty of other tricks they will use to get you to accept less than what you deserve.

And no doubt they are spending millions of dollars to figure out new tricks, and then produce training manuals to teach their adjusters how to implement them.

SO WHAT CAN YOU DO?

You've already taken an important step in battling back. You armed yourself with information. Now

when that poor adjuster tries to pull one of these tricks on you, you are prepared. Little do they know, **their silly tricks won't work on you!**

The next step is to arm yourself with even more information. Now that you know the 8 dirty tricks adjusters will try to use, you need to know about the 7 Dangerous Mistakes that can ruin your case. These mistakes are contained in my "**Ultimate Guide to California Accidents**" book.

Making any of these mistakes will lower the value of your claim by a substantial amount. This book sells on Amazon for \$10, but I will send you a free copy if you are a California resident or recently injured in an accident in California.

For your Free, No Strings Attached copy, just visit:

www.FreeAccidentGuides.com