

3 Strategies Insurance Companies Use to Lower Claims

Although a claims adjuster from the insurance company may seem very friendly and helpful after an accident, you should always remember that insurance companies are in the business of making money. They want to pay out as little as they can to get you to settle. If you do not involve a [Irvine auto accident attorney](#), it often makes it easier for an insurance company to pay out much less in settlement funds. Because they deal with claims like yours every day, they have many tricks and strategies that they use to get you to settle your case for a fraction of what it's worth. Below are just a few of these strategies insurance companies use to lower claims.

- **Tricking You into Saying Something You Did Not Mean**

One of the first things that an insurance adjuster will do after an accident is to contact you to ask if they can take a recorded statement. In this statement, the insurance company will get fundamental information about your accident, such as where it occurs and what time of day it was. They will also try to get more in-depth information, like who caused the crash. They want to determine if you were really at fault or if you contributed to the collision.

In some situations, they will ask questions in a confusing way so that you accidentally agree to something that didn't really happen or provide an answer that really isn't in line with the facts of the case. Because this conversation is recorded, they can use it against you as your case progresses.

- **Significantly Underestimating How Much Your Case is Worth**

It is likely true that an insurance adjuster has a lot more experience in dealing with car accident cases than you do. They sometimes try to use that experience against you by giving you false or misleading information about the law or settlements in your area. They will tell you that cases like yours will usually settle for a certain amount and then offer you a number just around or slightly above that number. You become motivated to settle because you think that you are getting some kind of deal.

You need an attorney to evaluate your case and let you know what your claim is really worth. That way, you or your Irvine auto accident attorney can tell the insurance company that their information is incorrect.

- **Telling You That the Settlement They Offer is the “Best They Can Do”**

In some situations, the claims adjuster will tell you that the settlement offer they provided is the top dollar and you will not do any better by continuing to negotiate. This statement is almost never true. Once you start the litigation process and use an attorney to help, that number will almost always go up—because now you are potentially costing them money by forcing them to defend your legal claim.

You never have to settle your personal injury case. In most situations, you have the legal right to present your claim to a judge or jury. Then, they can decide what the insurance company must pay for your claim.

Get Help with Your Legal Claim

You don't have to deal with the insurance company alone. Having a Irvine auto accident attorney help with your claim will significantly increase your chances of getting a fair settlement or winning in court. [Contact](#) the skilled [personal injury attorneys](#) at [Deldar Legal](#) today for more information about how we can help.

For more personal injury content, check out the links below!

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