



5 SNEAKY WAYS INSURANCE COMPANIES WILL **SCREW YOU OVER** AFTER A CRASH

| And how to **beat them at their own game.**

A helpful resource from



Daniel Stark
INDUSTRY ADVICE

Congratulations!
You're one of the few who
are preparing yourself for
what we never expect:
a car accident.

When wrecks happen, it's easy to feel okay
because you've got insurance...

But when the rubber hits the road, you quickly
realize how much control they have over what
you get - too often an unfair amount for you!

Insurance companies use shady, sneaky
tactics to avoid paying out after a crash. They
do their very best to avoid paying out full-
value claims so that they can keep money in
their own pockets—instead of yours.

Here are five of those sneaky tactics, so you
can outsmart them!

1 Settling as quickly as possible after a car wreck

The most insidious tactic used by insurance companies is convincing you to settle your bodily injury claim right after a crash!

How does this even happen?

Right after a wreck, it can feel like the weight of the world is on your shoulders. From the immediate financial burden of missing work to the rising costs of medical expenses, and the challenging journey of a full physical recovery.

It can be an incredibly intimidating and daunting process.

You are in your most vulnerable state and the idea of closing out your claim for some quick cash seems like one last thing to worry about, and the solution to your short-term problems.

This is what the insurance companies are banking on!!

The insurance company is preying on your immediate financial needs and will try to extend an offer within days of a wreck to get you to settle.

This is one of the biggest mistakes a person can make as the full extent of their injuries is unknown.

In releasing the insurance company through an early settlement, you are allowing them to screw you out of tens or hundreds of thousands of dollars. **In some cases we've seen million dollar mistakes!**

Your injuries and your unique story of how the wreck impacted your life is worth so much more than any short-term relief the insurance company can offer you.

KEY TAKEAWAY: Don't accept a settlement offer before consulting an attorney.

2 Taking a recorded statement from you

Another common tactic insurance companies will use to lessen or avoid payout is through the information gathered in a recorded statement.

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An insurance adjuster will commonly ask for a recorded statement as part of their investigation process.

However, **their main objective is to look for reasons to avoid full liability, coverage, or even paying the claim at all.**

Providing a recording statement at the request of the at-fault insurance company will rarely ever be in your best interest.

On the other hand, if it is your insurance company asking for the recorded statement because you opened up a claim on your policy, then by all means, comply with such request if required by your policy.

Be sure to have an attorney present to advise you of any concerns since your insurance company's interests are not always in line with your own.

KEY TAKEAWAY: Don't agree to a recorded statement from the at-fault's insurance.

3 Getting you to sign a Medical Authorization

This is nothing more than an authorization to be screwed over...

A third common way an insurance company will screw you over after a crash is by making you sign a Medical Authorization with no scope or expiration date.

They will tell you that an authorization is needed to collect and pay for your medical bills.

However, what they often neglect to tell you is that they will also use it to search for other medical conditions or **past diagnoses to create doubt about the mechanism of your current injuries.**

By inherently giving them access to your prior medical records, insurance adjusters will look for any reason to

blame anything other than the wreck for your injuries, thus reducing their liability to pay.

They can also use this to negotiate your medical bills down, lessening the damages you can present to a potential jury and ultimately the compensation you are entitled to.

This tactic and savings only benefit the insurance companies and will not result in a bigger compensation for you.

If at all possible, avoid signing a medical authorization over to the insurance company, and if you must, limit it to the start date of the wreck and only for treatment of injuries related to the incident.

Under no circumstances should you allow an insurance company to negotiate your medical bills.

KEY TAKEAWAY: Do not allow an insurance company to negotiate your bills.

4 They convince you that your case is worth only your medical bills

Navigating life after a car wreck can be challenging; it can diminish your quality of life and require you to make numerous changes to accommodate a new lifestyle.

From physical pain, mobility constraints, financial pressures, to emotional worries and guilt about the incident—not only for you, but for family members and others who were involved—there is a lot to deal with.

A common misconception in personal injury claims is that only your economic damages are considered in the compensation you are entitled to.

Insurance companies will try to reduce the value of your claim to just that of your medical bills and lost wages.

This is one of the biggest ways insurance companies pay you less.

Insurance companies take no time to fully understand the impact the wreck has had on your life and your relationships; from your family, your emotional health, and overall pain and suffering.

Many injured victims have to live with the constant reminder of what a wreck has taken away from their life, while the insurance company walks away unscathed.

Don't allow this to happen to you.

Insurance companies are banking on you agreeing to anchor your value on medical expenses and treating you as a number.

Often, the biggest value in your case is in your unique story of how the wreck impacted your quality of life. Remember, your unique story deserves to be heard and considered in the determination of the full value of your case.

KEY TAKEAWAY: Your unique story deserves to be heard and considered in the determination of the full value of your case.

5 The devil is in the details (and fine print) of a release!

Insurance companies are known for sneaking in additional defendants that bear liability for your injuries or adding harmful language in the Full and Final Release of your claim.

In their last-ditch effort in settling the claim, insurance companies can sneak defendants into their release that may have additional insurance coverage they are trying to hide.

Unless you catch this detail before signing, you could be releasing other parties and potentially more insurance coverage available to you.

Other harmful language insurance companies may include in the release is misleading terms on future medical care.

If the insurance company promises to cover future medical care they may have limited it within a certain timeframe, and/or if they believe it to be medically necessary.

The fact that they do not disclose this information until the very end shows just how little they care about your well-being.

The devil is in the details and insurance companies love to make sure of that!

You should never accept a verbal settlement offer or a direct deposit payment/check without reading the small print with an attorney.

KEY TAKEAWAY: Read the fine print with your attorney before cashing a check or accepting a verbal settlement offer.

You can beat big insurance at their own game—but you only get **one chance.**

The insurance company is known for only looking after its own best interest.

This means settling quickly and for as little as possible.

Now that you have a baseline understanding of just how sneaky insurance companies can be, you can help others defend against them so that you or your loved ones do not get left high and dry after a collision!

Be on high alert for how these sleight-of-hand maneuvers will surely negatively affect your case.

And remember, the best armor to fight off insurance companies' bullies is to bully back with Daniel Stark Law!



Daniel Stark Law's sole purpose is to keep our clients from getting screwed by big insurance companies. After a car wreck, we've got your back!

We put our size, experience, and resources on the line to fight for what matters to you most.

While insurance companies look at you as a claim number in a sea of claims, we leave no stone unturned to tell your unique story so that your case is taken seriously.

Our battle-tested lawyers won't stop until we have realized the full damages of your injury, getting you nothing less than the full value you're insured for!

Don't take our word for it.

Just hear from the hundreds of clients we've helped along the way!

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Because of our [Daniel Stark] team, by the conclusion of our case, we were physically, psychologically, and financially whole. Through it all, our team treated us with kindness, respect, and incredible compassion.

- **Therese Morrow** | Waco, TX



From the beginning everyone was amazing. They made this whole thing an easy journey. These guys are the best!!!

- **Angela Tores** | Tyler, TX

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Daniel Stark did a fabulous job getting my family and I back on our feet. They are very professional and always stayed in contact with me regarding my case. I would give them ten stars if I could.

- **Kris Stringer** | Bryan, TX



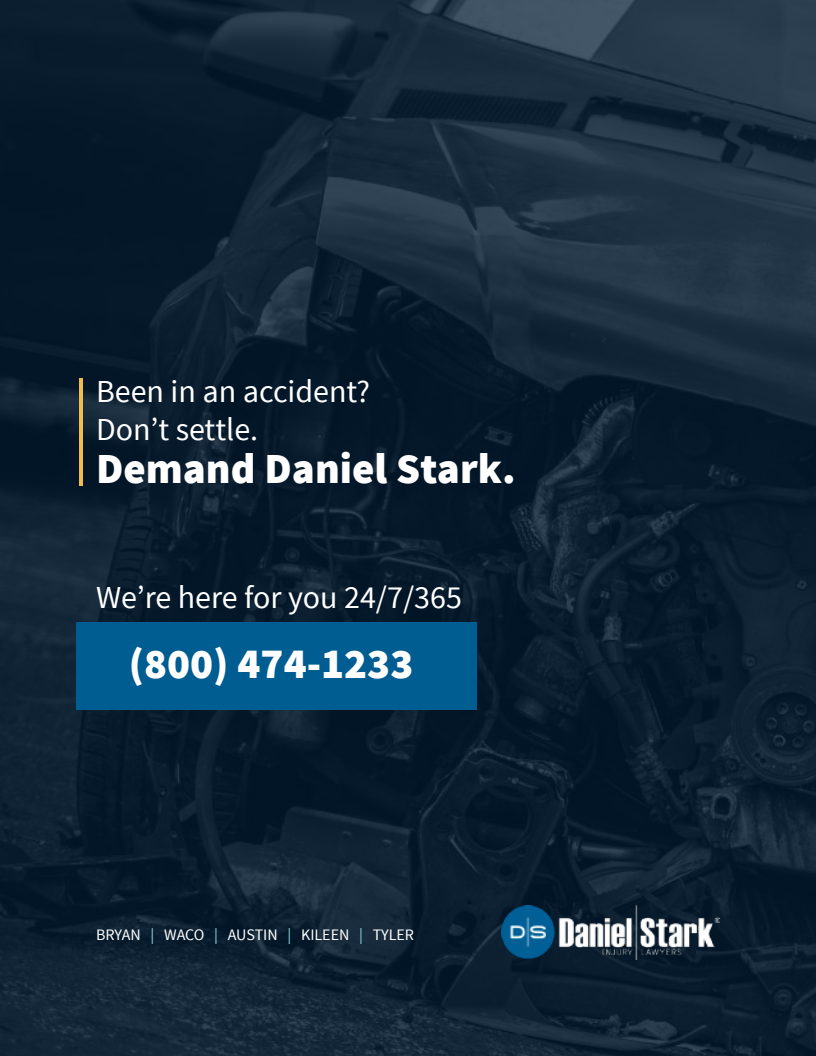
They were attentive to all of my needs and checked on me all of the time and I never felt alone during my recovery to get my life back on track. They fought for me like warriors.

- **Erika Isom** | Austin, TX

When you need help,
we're here for you.

(800) 474-1233

➤ danielstarklaw.com



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