

## BEAT THE ADJUSTER

Insurance adjusters thrive off of the confusion that accidents cause in peoples' lives. The adjuster's job is to make the insurance company more money by paying less money to injured people who need it. They do this by taking advantage of any instances where an accident victim does not have proof of damages or injuries.

We know that's not fair, so we've put together some ways that accident victims can show proof of their injuries and beat the insurance adjuster at his own game. Don't let the adjuster keep you from getting the money you deserve!

### At the Accident:

#### Make observations

- Identify the witnesses so there will be someone to support your case if it goes to court. Write down their names and addresses and interview them. Ask them what they saw and make a note of phrases they used like "slammed into", "plowed," "speeding," or "he ran the red light." Beware of insurance representatives at the accident scene. It has been rumored that some insurance companies send adjusters to accident scenes in order to catch people off guard with incriminating questions or to have them sign away any rights they may have to future compensation.

### Immediately After the Accident:

#### See a Doctor

- Schedule an appointment with your own doctor as soon as possible after the accident. Don't let the insurance adjuster choose a doctor for you. You have the right to a doctor of your choice.

#### Take Pictures

- Take pictures of your car as soon as possible after the accident. When the adjuster asks for proof of the accident, it is difficult to dispute a picture taken of your car at the accident scene. Pictures of the damage will help tell your story. If possible, take pictures of the other cars involved in the accident as well. These pictures will help supply information about the severity of the impact associated with your accident.
- Take pictures of your injuries before they heal. In many cases, the seat belt strap will bruise clients across their shoulder and chest, but after several weeks those bruises heal. Months later, when the insurance adjuster is arguing that the crash was not very significant, pictures of your bruises and other injuries will help solidify your claim of injury.

### As Time Passes:

#### Write down your observations

- Keep notes about your injuries. In 6 or 7 months, you might forget how it hurt just to get dressed, and the adjuster will try to make it seem like any description you give is an exaggeration. Write down your pain medications. These kinds of written documents can be very valuable when presenting your claim to the insurance adjuster or to a judge and jury in court.

#### Keep Records of Expenses

- The adjuster will ask for proof of anything you claim as an expense. Be sure you keep receipts for prescriptions, household services like lawn-mowing and getting someone to cook for you, car rentals, and so forth. Keep each of those receipts so you can document every expense.

### Most Importantly:

- Consult an experienced personal injury lawyer. Without legal help from injury lawyers like Gempeler Trial Attorneys, you may have no idea of the real value of your claim. And, the Insurance Research Institute has found that on average injured people who use a lawyer receive three and a half times more money than those who do not!
- The bottom line is that the insurance adjuster is not on your side. His goal is to save the insurance company money by giving you as little as possible. Whether you choose Gempeler to represent you or not, you need an experienced, tough law firm on your side. Don't go it alone