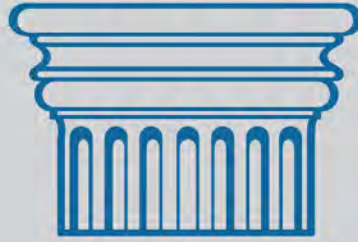


CARBONE



LAW OFFICES OF
ANTHONY CARBONE, P.C.

**29 INSURANCE
COMPANY TACTICS
THAT COULD COST YOU
A LOT OF MONEY**

www.anthonycarbonepc.com



WARNING: In general, dealing with an insurance adjuster is like going down a “one way street” because the adjuster wants you to give him information and some of your legal rights and the general strategy for insurance companies is to try to figure out a way to pay you nothing or if they have to pay you something, settle your case as cheap as possible. Delay in settling your case is always a benefit to the insurance company and not to you.

Here are 29 insurance company tactics that could cost you a lot of money:

1. **Adjuster is not calling you within a week of your accident.** If you do **not** hear from an adjuster within one week of the accident, it could mean that the company is understaffed, ignoring your claim, or that the other party wasn't insured after all.
2. **Adjuster does not want to put anything in writing.** Insist that the adjuster provide you with a **letter** identifying himself and his company. That letter should indicate the policy and claim numbers and this is extremely important, confirm that his company provided coverage for the wrong-doer on the day of the accident.
3. **Adjuster refuses to tell you policy limits.** Request that the adjuster disclose the wrong-doer's auto policy limit in writing. If the adjuster refuses, **call me and let's talk!** If you are seriously injured, you need to know the limits. If you don't know the limits...it could cost you a lot of money.
4. **Adjuster refuses to confirm that the wrong-doer was at fault.** Ask the adjuster to provide you with a letter stating that the person his company insures was at fault and caused the **collision**. If the adjuster does not believe that his insured was completely at fault, request that the adjuster explain, in writing, why you or someone else are partially at fault. Always see a lawyer about comparative fault laws in New Jersey. This can be tricky.
5. **Adjuster wants to “tape record” you.** Don't let anyone tape record you...If you give incorrect answers...it could cost you a lot of money. Before you give a statement, you should talk to a lawyer first. Most adjusters already know how the crash occurred based upon the police report, witness statements, and the wrong-doer's report. One reason the adjuster wants to tape-record your statement is to get you to say something that may hurt your claim and to give the insurance company grounds to reduce or deny your claim. **A tape recorded statement can be used as “evidence against you!”** It takes just a minute to call our office and discuss the details of your case. Maybe you are ready to give a tape recorded statement...and then again...maybe you're not ready. Why take a chance. You can talk to me for free.
6. **Adjuster wants you to sign a written medical release.** This can be tricky. Most insurance companies want you to sign a “general wide-open release” it is more information that they are entitled to. You have every right to **call a lawyer** before signing anything. Remember, you can talk to me over the phone for **free**...even before you become my client. You may be signing away super valuable legal rights.
7. Insurance company wants “their doctor” to examine you. You have the legal right to talk to a lawyer before being examined by the insurance company doctor. It is always smart for you to talk to a lawyer first. There are some legal traps that you should know how to avoid. If the insurance adjuster for the wrong-doer tells you he won't settle your case unless you are examined by “their doctor”, **call me and let's talk**. You may be walking into a trap. ***(Did you know that you have the legal right to tape record the doctor during the examination...and there are more rights that you probably don't know.)***
8. **Adjuster refuses to put settlement offers in writing.** Ask the adjuster to put all offers of settlement on your case in writing. If he refuses, you might be concerned. Verbal settlement offers are sometimes forgotten by the adjuster.

9. **Adjuster is dodging you.** If it is difficult for you to contact the adjuster or he seems to be putting you off, he may be using "a delay tactic" on your case. Delay can cost you money.
10. **Surprise, unannounced visits from the adjuster.** If the insurance adjuster shows up **without** an appointment at your home, **you should be concerned.** The purpose of such visit may be to catch you doing something that hurts your case or shows that you are not injured. Refuse to discuss your case and tell the adjuster to call back for an appointment.
11. **Insurance company surveillance of you.** If the adjuster or the insurance company investigator is asking questions about you to your neighbors, employer, co-workers, friends or doctors without your permission, or conducting video surveillance on you, **call me and let's talk.** (*If you see a strange looking vehicle parked near your house with tinted windows, write down the license plate and take pictures of the vehicle including its license plate...then call me*). It is common for video to be taken of you in every day activity such as washing the car, going shopping and taking care of your children. You will probably be made when you see their surveillance video of you and your family. If they have done video surveillance on you, we will get a copy for you. Call me and I'll tell you about some sneaky tricks insurance companies have pulled on some of my clients.
12. **Adjuster offers you a tiny check.** If the adjuster refuses to pay you anything for your claim or offers to pay you a small amount, **call a lawyer.** Just because the adjuster tells you your case is worth a small amount, doesn't necessarily mean he's right. Ask the adjuster to put his reasons for such an offer in writing.
13. **Adjuster says you do not need a lawyer.** If the adjuster says you do **not** need a lawyer, or tells you **not** to obtain legal advice, you would be justified to be concerned about why the insurance company is so anxious to keep you away from a lawyer. Could it be that the adjuster does **not** want you to know the true value of your case? Could it be that the adjuster wants to keep you in the dark about your legal rights? Be careful here...you could lose between \$25,000 and \$75,000 (or more). Before this happens to you...**call me and let's talk.**
14. **Delay by using an answering machine.** Another tactic the insurance companies are using is giving each adjuster an answering machine. These answering machines allow the adjusters to avoid phone calls. Thus, the settlement of your case will be delayed.
15. **Delay...adjuster keeps asking for more medical records.** If the insurance company claims they need "more" medical reports...and you provide those records. And, then the insurance company needs more and more records. This is a common delay tactic used by insurance companies and they know that it takes time to get these records. The insurance company may demand copies of your income tax returns for the past five years or some other private information about you. There may be no end to their demands. If this happens to you...**call me and let's talk!**
16. **Delay...seeking more dollar authority.** Adjuster says he is seeking more dollar authority. Sometimes, seeking more dollar authority from a supervisor may take weeks or even months. The adjuster is hoping you do **not** want to wait and you will take a smaller settlement **NOW** instead of waiting. Plus the adjusters *hate* asking for more dollar authority. Their bosses will *not* be happy. The adjuster is expected to settle the case for the original dollar authority...which can be very low.
17. **Adjuster is on a two-week vacation.** There is no one else to talk to. The insurance companies love this delay tactic. Most other types of businesses would have placed a substitute to help out...but not insurance companies who want to delay. The adjuster will take care of your case when he gets back...maybe...he is probably way behind in all of his cases. Again, the insurance companies love the delay.
18. **Delay by transferring adjuster.** Adjuster has been transferred to other cases, and the new adjuster won't be familiar with your case, or any others, for two to three weeks or longer. It is common for insurance companies to reassign adjusters. For each reassignment, there is a built in delay.

19. **Your case has been transferred.** The file has been transferred to the home office for review and won't be back for several weeks or months.
20. **Your adjuster is on weather assignment.** The adjuster has been temporarily reassigned due to hurricane, earthquake or storm damage. The adjuster will talk to you about your case when he returns. Usually no other adjuster will step forward to help you settle your case, thus **you are forced to wait**.
21. **Permanent change of adjuster.** Some adjusters simply quit or they are fired. This means YOU have to wait for a new adjuster to be assigned to your case; a guaranteed delay.
22. **Delay by being nice to you.** The adjuster is trained to be nice to you and cause you to believe that you will receive the true value of your case. The adjusters know that a lot of people use the **"wait and see"** strategy to see if the insurance company will make a fair offer. Insurance companies know that some people do **not** want to get a lawyer until **after** they hear what the insurance company has to offer. This "wait and see" strategy makes the insurance companies very happy. It's like holding a carrot out in front of you and watching you jump through hoops for them. Every day of delay helps the insurance company receive more interest on the money they legally owe you. Plus, if they can stall you long enough and you get far enough behind in your bills and you are under a lot of pressure, then you most likely will take a tiny check out of desperation. Waiting and waiting is the insurance adjuster's biggest weapon against you. When you use the "wait and see" strategy, you actually help the insurance adjuster gradually weaken you...financially...physically...and mentally. The insurance companies love the wait and see strategy.
23. **Making you feel guilty.** The adjuster explains to you that if everybody accepts smaller settlements, the insurance rates will be lower for the general public and the savings will be passed on to all policyholders. (yeah...right...and if you believe that, would you be interested in buying the Brooklyn Bridge.). Maybe the adjuster says something to you hoping you will feel sorry for the wrong-doer. It is common for New Jersey citizens to have a kind and forgiving heart. The insurance company counts on your forgiveness and guilt. Never, never feel guilty about being compensated for your pain and suffering, lost wages and medical bills. Tiny check or no check gives the CEO or president of the insurance company bigger salaries and bonuses.
24. **Hiding the ball.** When using this tactic, the insurance adjusters do **not** volunteer anything to help you realize and understand your insurance coverage. You may have thousands of dollars coming to you from your underinsurance coverage. It is **not** the adjuster's job to help you with underinsurance. Also, there is a little known law that was passed July 1, 1991 that will help you with your subrogation problems. I bet the insurance adjuster doesn't tell you about that! In fact, most people in the State of New Jersey do **not** even now what subrogation means nor do they know about the little known law. Don't hold your breath...the insurance company is **not** on your side and they are **not** going to help you understand your rights. Injured people have lost thousands upon thousands of dollars because they do **not** fully understand their legal rights...and they don't even know that they have just lost \$25,000 to \$75,000! (**or more**)
25. **Bogus Claims Committee.** The adjuster tells you that the claim must first go before a "committee". The adjuster may be buying time and stalling. Don't be surprised if there is no committee. Or, the so-called committee is the adjuster himself...no one else.
26. **Delay...hoping you will die.** If you are elderly, the insurance adjuster might decide to stall instead of processing your claim, hoping you may die before they have to pay you. Never forget...the insurance basis is a heartless business. They are only interested in **MONEY**...and...**PROFITS**. (You will be surprised how many times this strategy is used by the insurance companies.)

27. **No one controls what the adjuster says.** Many insurance adjusters operate out of their home. They are not part of the home office or in some high rise building where their conversations are overheard by fellow employees. These adjusters are alone in their homes and they talk to you over the phone. They can say anything they want and no supervisor will hear what they say. These adjusters will say and argue anything to pressure you into taking a very tiny check. As a result, you can lose thousands of dollars.
28. **Car Damage...calling in the rental car.** If your car has been totaled and it cannot be repaired, your car will be considered "totaled". A common tactic for the insurance company is to put you into a rental car immediately. Then several days later they will make you a very low offer of settlement for your car. They will put pressure on you. At the same time they make their offer of settlement, they demand that you return the rental car within the next 48 hours. A lot of people have no choices but to say yes to the low offer for their car. Many times, the car is worth a lot more than what is being offered and the insurance companies save millions and millions of dollars.
29. **Rigged Computers.** The insurance company will **not** tell you about their rigged computers. **That's their little secret!** The rigged computer has literally **saved** millions of dollars for the insurance companies. The insurance company creates a rigged computer...then feeds information into the computer about your case...and the computer is programmed to spit out a ridiculously low offer of settlement. Unfortunately, a lot of people say yes.

And the insurance companies know that a certain percentage of the people will say yes even to a tiny check. The insurance company has a clear advantage...more money...more lawyers...more experience...and they have **not** suffered the injuries and the worries that you have suffered. The adjuster is under no pressure at all...whereas you and your family are under **tremendous pressure**.

You may be counting on the insurance company to be fair with you. Always remember the insurance company wants to make big profits that they can pay their stock holders and their CEO.

MORE ABOUT THE 29 INSURANCE TACTICS

Are insurance company tactics effective at keeping money that should be paid to accident victims?

- Maybe you should ask the chairman of Aetna Insurance. His annual salary is more than \$3.6 million plus unknown stock options worth millions*
- Or ask the chairman of United Health Group. His annual salary is \$7.7 million.*
- Or ask the chairman of CIGNA Insurance. He makes more than \$3.6 million plus millions of dollars in stock options.*
- Or ask the President of Anthem Insurance. His annual salary is \$5.1 million plus millions of additional dollars in stock options.*
- Or better yet, ask the Chairman of Allstate. He makes more than \$5 million plus he has millions in unexercised stock options.*

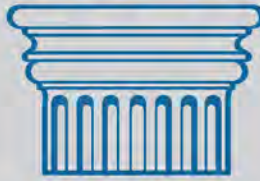
*www.ecomponline.com

Enough is enough...don't let the insurance company steamroll over you.

Before you say yes to a **tiny check** from the insurance company for your **car accident** injuries, **talk to me first**...you may be losing a lot of money.

If you decide to deal with the insurance adjuster, without the help of a lawyer, you should realize that you are at a distant disadvantage. (**I'll prove your disadvantage starting on this page.**)

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ANTHONY CARBONE, P.C.

Thank you for requesting *29 Insurance Company Tactics that Could Cost You a lot of Money.* It is our please to share with you.

Anthony Carbone has practiced law in Hudson County for over 20 years. He understands the workings of the family courts, criminal courts and civil trial courts of Hudson County. This familiarity with the court system and the tendencies of judges and prosecutors makes him an effective advocate in all proceedings and negotiations.

Please contact the Law Offices of Anthony Carbone at (877) 907-8090 for a free initial consultation. We keep hours 7 a.m. to 7 p.m. Monday throughout Friday, 8 a.m. to 4 p.m. Saturdays, and meet clients Sundays by appointment only. Mr. Carbone personally returns all calls the same day.



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