

As a Personal Injury Lawyer in California with millions of dollars in settlements and multiple million dollar plus settlements over thirty years of experience in San Diego, Orange County, Palm Springs and London, there are numerous tricks, secrets and tactics employed by insurance companies in settling auto, truck, motorcycle, bicycle, pedestrian and car accidents. Here are ten of the most important tricks, tactics and other things you should know that the insurance companies won't tell you.

If you've been the victim of a personal injury auto or car accident, motorcycle, truck, bicycle or pedestrian accident or if you've lost a loved one in a wrongful death, visit our law firm website at <http://www.SebastianGibsonLaw.com> for more information and call us at any of the numbers easily found on our website.

First, insurance companies are not your friends. They are in business to make money. The less money they give you for your accident, the more money they make. Their adjusters may seem pleasant, and on a personal level they may even feel something for what you are going through. But they do not get ahead in their jobs by giving you more money than they can get by with giving you.

Second, insurance companies do not want you to hire a lawyer. If you hire a lawyer, they know they will have to pay you more money. They will paint lawyers as greedy, lazy, unnecessary, and any other number of adjectives to believe you will do better without a lawyer. Knowing the first secret, why would you ever believe such a portrayal from an insurance company interested in making money?

Third, an insurance company will tell you things that an insurance lawyer knows better than to believe himself. Some will tell you that you aren't entitled to claim a back injury from an accident if you had back problems before the accident. They may tell you that you aren't entitled to pain and suffering for certain types of medical bills. They will almost certainly tell you that you can't be seriously injured if your impact was minor. None of these things are true.

Fourth, an insurance company adjuster is a skilled negotiator. That means he or she will attempt to play you like a poker pro. You will hear things like, "that's my best offer," "if you don't agree to accept this offer, we can have an arbitration," "you won't do better than this after an attorney takes his fee," and "our analysis of your medical bills is that the reasonable value of them is less than half."

Fifth, insurance companies do want to settle your case, but they pretend as if they could care less if you take the case to court. Unfortunately, until you have an attorney, they will be discounting the value of your case not only by at least what you would be paying an attorney out of your settlement, but often by other values such as the cost of future medical treatment, and future wage loss.

Sixth, insurance companies will probably not tell you other things that you have a right to be compensated for such as prescriptions, the loss of use of your car, damage to items in your vehicle, mileage to your doctors and other items you can be compensated for. They rarely tell

you that if there was a child seat in your car, you're entitled to be paid for the cost of a new one in California.

Seventh, when you are dealing with an insurance adjuster, you might as well be dealing with their insurance attorneys. The adjuster has often been trained in programs put together by top insurance negotiators and attorneys who know the law, who know psychology, and who know how to pay you the least amount of money they can get by with paying you.

Eighth, insurance companies have reserves set aside for major catastrophes that allow them to hold millions to billions of dollars and gain interest on those funds and improve their profits.

Ninth, insurance companies don't advertise on television all of the time because they aren't making money. If they weren't making money, they wouldn't advertise (although this may no longer be true of financial institutions that have gone bankrupt on Wall Street while still running advertisements on television).

Tenth, insurance companies make interest on every dollar they hold. It is therefore in their best interest not to settle your case quickly, unless they are settling it cheaply.

If you've been injured in an auto, motorcycle, bicycle, truck or pedestrian accident, lost a loved one or have any other type of insurance personal injury claim such as a dog bite injury, visit our law firm website at <http://www.SebastianGibsonLaw.com> and call the law firm of R. Sebastian Gibson today. We know the insurance company tricks and we can deal with their tactics.