




# The 4 Dirty Tricks Car Insurance Companies Use

People tell us all the time why they didn't call a lawyer right away:

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- "I didn't want to **cause a fuss** about it."
  - "I figured I could **manage everything myself**."
  - "I was trying to **avoid having to pay legal fees**."
  - "The **money** isn't the point."
  - "That's just **not the kind of person I am**"

No matter the reason, it all comes down to one simple expectation: **Being treated fairly**. After seeing these examples below, you may seriously doubt whether an insurance company will treat you fairly—or pay you fairly—without an experienced personal-injury lawyer in your corner.

We've seen situations like this far too often. Someone is seriously hurt, tries to handle things on their own, and only later realizes how many traps were waiting for them. **Their biggest regret? Not calling sooner.**

At first, the at-fault driver's insurance company immediately said they **"accepted responsibility."** Sounds good, right? That **false sense** of security keeps you from calling a lawyer — until the emails started coming in. Here's an example of what usually happens next.

Good morning, [REDACTED]:

This is a follow up in regards to our conversation this morning about the settlement of your injury claim. I have confirmed that, of the incurred bill of \$19,530 at CHI, \$15,460 was written off after payment of \$2680 by ABH and that there was a remaining balance to you of \$1,390. There should also be a separate bill for the emergency room doctor and I do not have the bill, but I would suspect \$700-750 for that.

We have offered \$8,700 for the settlement of your injury claim. Please feel free to give me a call at your convenience with any questions or concerns you may have.

Thanks,

[REDACTED] | Auto Liability Claims

*Dirty Trick #1*

**INSURANCE OFFERS TO PAY  
ONLY YOUR COPAYS INSTEAD  
OF THE FULL MEDICAL BILL**

Insurance companies know most people don't understand how billing works after a crash. So they make it sound like they're doing you a favor by paying your small portion instead of the **actual** medical charges. In this example, a client had a \$19,530 medical bill and the insurance company is only offering a small portion of that!



**You are typically entitled to the full amount billed, not just the discounted rate your health insurance negotiated.**


In this case:

**Actual** ER bill: \$19,530

What the insurance company “generously” offered: **LESS than \$4,000**

They want you to think this was normal. **It's not.** And in one case we're aware of, an insurer even asked an injured person to beg their doctor to lower their bill so the insurance company could save money.

An experienced injury lawyer makes sure the full amount is claimed — and insurance companies almost never try this trick on attorneys. **OH, and there's more!**



Good morning, [REDACTED] The full \$8,700 is coming to you. I can't answer for you whether or not your health insurance carrier will come back to you for reimbursement of what they paid out. The most they will ask is what they paid out. I hope I have answered your questions, but if not, please feel free to give me a call. Thanks.

[REDACTED] | Auto Liability Claims

## *Dirty Trick #2*

# INSURANCE TRIES TO SETTLE **FAST AND CHEAP** (BEFORE YOU KNOW THE REAL COST OF YOUR INJURIES)

The insurance company tell you something like:  
*"An \$8,700 check is coming your way!"*

What they **didn't mention** clearly:

Part of that money might **not** actually be yours. Many health insurance plans can legally request repayment from your settlement.

**The right way:** A personal-injury lawyer contacts your health insurer, confirms whether repayment is required, and negotiates that amount if possible — so you keep **more of your settlement**.



**If your health insurance does have reimbursement rights, then it can be handled on the front end, and sometimes negotiated!**

### *Dirty Trick #3*

## “ADMITTING FAULT” DOES NOT MEAN INSURANCE WILL PAY YOU FAIRLY

When an insurance adjuster tells you, “We’re accepting liability” or “We’re taking responsibility,” it feels like the hard part is behind you. But that’s where the **real problems** usually start.

This just means they’re not disputing fault **right now**. It does not mean they agree to pay for all your bills, lost wages, future treatment, pain, or long-term care.

- ✓ They can still lowball you.
- ✓ They can still delay.
- ✓ They can even change their mind later

“Accepting fault” is simply a **negotiation tactic**, not a promise of fairness.

### *Dirty Trick #4*

## SILENCE, DELAYS, AND STALLING UNTIL YOU RUN OUT OF TIME

***In each state***, you have a **very limited amount of time** to file a personal injury lawsuit after a crash. Many people assume they have all the time in the world to manage the claim themselves and figure they can bring in a lawyer later if the insurance company lowballs them. That confidence often comes from an adjuster who appears polite, sympathetic, and who claims to have “accepted responsibility” early on. Unfortunately, that sense of reassurance is exactly what the insurance company wants.

**We frequently receive calls from people 6-12+ months after their crash, panicked because the insurance company has gone silent. Many are understandably upset to discover that, after all that waiting, the adjuster is now demanding five years of medical history to claim the injuries weren’t caused by the accident.**

**When matters have dragged on this long without a lawyer, the insurance company is in complete control.**

As the filing deadline approaches, many attorneys are wary of taking over a case at the last minute, and **insurance companies count on this**. Knowing you’re on your own, they feel comfortable offering a settlement far below what the case is worth.



**Without a lawyer, they simply don’t believe you’ll file a lawsuit to demand fair compensation.**

In the end, the result was stronger, the process was less frustrating, and there was peace of mind knowing nothing had been left on the table. And the most common regret we hear when it's over? **Waiting too long to get help.**

These are only a few of the tactics insurance companies use to underpay people who try to handle their claims alone. It's how they protect their profits at your expense. Every case is unique, and not all situations require an attorney, but **we encourage you to reach out for a free consultation** so you can understand your rights before the insurance company takes advantage of you.

**KP INJURY LAW**  
Chattanooga | Nashville | Atlanta

**615-985-6660**  
[injuredincarcrash.com](http://injuredincarcrash.com)

