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After Your Accident: **What Their Insurance Company *Won't* Tell You**

- They're not on your side. The adjuster may *act* nice. But, the adjuster's job is to save the company money. Many adjusters are bonused on a scale based on how much they can save off the claim "reserve" (see below).
- You have the 'right to remain silent'! Watch what you say to the other side's adjuster. Even if you're not giving a "statement", they are taking notes on what you say. Be wary of making offhanded remarks about your medical condition or how the incident happened.
- They won't tell you what the case is really worth.
- All Insurance Companies have to set a claim "reserve". This is required under State Insurance Regulations. It is often defined as the "ultimate probable value" on a claim. They won't tell you what the reserve is on your claim.
- You don't need a permanent injury if you are limited tort. Rather, to qualify for pain and suffering (bodily injury) damages, it will depend on the type and length of treatment and how the injury impacts your daily life.
- When they do pay, it's based more on what their risk of damage "exposure" is than what the claim is worth. Since you are not much of a threat to them without an experienced lawyer, their exposure risk is much less.
- Many insurance companies use a computer program to "evaluate" your claim. It's only as good as what the adjuster chooses to put into it. Plus, their computer can not compute your loss of life's enjoyment (a recoverable damage in Pennsylvania).

This article is not, and should not be relied upon as, legal advice