

Tennessee

CAR ACCIDENT GUIDE

9 QUESTIONS INSURANCE COMPANIES DON'T WANT YOU TO ASK

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When you're the victim of a motor vehicle accident, it may feel like you are the one on trial. The insurance company's adjuster asks you for all kinds of stuff...your health, your employment...and everything else. At the same time, he acts like this information is needed in order to help you. Don't be fooled by the insurance company's tactics.

In our experience, the real intent is to find reasons to refuse to give you anything, no matter how deserving you are. This is why we've written this free report to give you an idea of the kind of information you need to be collecting for your case, and to show you how unwilling the adjuster is to give you any real help. When you start asking the adjuster for some information in return, you'll see whose side he's really on – AND IT'S NOT YOURS!

Here are 9 pieces of evidence you can ask the insurance adjuster to provide you. His response will let you see his true colors:

1. A written statement declaring: the collision was not your fault; their insured driver is at fault; and they will compensate you for all damages.
2. A copy of their customer's insurance policy and declarations page. If he refuses, just ask him to give you anything showing how much his customer's policy limits are.
3. A copy of their customer's recorded statement regarding the collision. If he refuses, ask him to let you take a recorded statement from his customer.
4. A copy of statements the insurance company has obtained from other witnesses.
5. A release allowing you to get the medical records and pharmacy records of the person driving the car that hit you so you can investigate whether they had any medical conditions or medicines making driving unsafe.
6. Information about any secondary and umbrella insurance policies that may cover your accident.
7. A copy of any surveillance or investigation recordings and reports the insurance company has made about you along with the names of any private investigators the insurance company has asked to investigate your background or conduct surveillance on you.
8. The claims history, traffic history, and arrest history of their customer.
9. The amount of reserve the insurance company has set aside for your case.



In our experience, the insurance company will resist providing you any of the above evidence. This would be giving away part of the advantage they already have. The insurance company has trained professionals to handle your claim, investigate your accident, your background, your injuries, and make you feel like "you're in good hands." Don't be fooled. The less money they pay out to accident victims, the more money they make. Their job is not to help you.

When you hire Gary Massey and his legal team, you will NOT be bullied by insurance companies. Massey & Associates has the knowledge and experience to fight the insurance company on your behalf. Call today for a free consultation – (423) 697-4529.

MASSEY & ASSOCIATES, PC
PERSONAL INJURY LAW

