

# 5

## Reasons Insurance Companies Are Not Your Friend After an Accident

### 1 - Downplaying your injuries

This is probably the most common strategy of insurance companies. They will go to great lengths to show that you are exaggerating your health claims.

### 2 - Trying to collect statements from you that will jeopardize your case

An insurance company may attempt to engage with you over the phone and get you to say things that will hurt your case.

### 3 - Pressuring for a quick settlement

The insurance company may present you with a settlement offer early on and push you to accept it.

### 4 - Labeling health problems as pre-existing conditions

A favorite tactic of insurance companies is to pass your injuries off as pre-existing conditions.

### 5 - Claiming their insured is not at fault

Insurance companies will do all in their power to show that you share some of the liability for the claim. If it was a slip and fall injury, they may try to show that you were in an area where you shouldn't have been.