

**FIVE SIMPLE QUESTIONS THAT  
INSURANCE COMPANIES  
WILL NOT ANSWER ABOUT  
PERSONAL INJURY**

**OR WHAT INSURANCE ADJUSTERS  
DON'T WANT YOU TO KNOW**

**A SPECIAL REPORT  
By Daryl T. Dixon, ESQ.**

Dealing with Insurance companies can sometimes be the most stressful and time-consuming period following an automobile accident. Just when you think you have been through the very worst, the most traumatic situation, an Insurance Company may be waiting to take advantage of you.

Insurance companies specialize in showing you why your claim has little merit and in some cases, they will deny your claim altogether. Recently, I had a client who experienced this firsthand. The Insurance Company had convinced her that she had no claim and that she was at fault. She only came into my office as a last resort and she expected me to confirm what the Insurance Company had already told her.

**To Her Delight, I was Able to Settle Her Claim, A Claim She was told that was Worthless, for \$6,000.00**

You see, when someone is involved in a Criminal Offense, they are read their Miranda Rights. This explains to the Accused, that ANYTHING they say can and will be used against them. In a Personal Injury situation, those involved DO NOT KNOW that they DESERVE this kind of advice. They certainly WILL NOT get it from an Insurance Company.

The Purpose of this Special Report is to detail these questions that Insurance Companies will not answer for you.  
FINALLY.....

**I WILL PROPOSE, ONE, SIMPLE SOLUTION!**

## QUESTION 1

### **Why does the Insurance Adjuster suggest that I not hire an Attorney?**

**Answer:** Insurance settlements handled without an Attorney are almost always for a much smaller amount. Why else would an adjuster suggest you forgo your legal right to have an Attorney? A study by the Insurance Research Council Insurance entitled "Paying for Auto Injuries," provides statistics showing the average total payments received on a claim where there is an Attorney is 4.8 times as great as on a claim where there is no Attorney. This same study shows individuals who have an Attorney receive, after payment of Attorney's Fees, 3.28 times more than those individuals who settle their claim without an attorney. Remember the insurance company makes money when it settles your claim for less than it is worth.

## QUESTION 2

### **How Do I know if the Insurance Adjuster's offer is Fair and Reasonable?**

**Answer:** You don't! If you are asking yourself this question you need help. Negotiating without knowledge, skill and information is foolish at best and disastrous at worst. Many times when individuals come to our office, they have already received an offer from the Insurance Company in which the Adjuster claims was "fair." Often times we are able to settle such claims for 5, 6, and sometimes even 9 or 10 times greater than the amount the Adjuster claimed was "fair."

## QUESTION 3

### **Why hasn't Someone told Me about Uninsured or Underinsured (UM/UIM) Coverage?**

**Answer:** It may be because few people understand what coverage they have available under their own policies. It is to your advantage to know, and understand, if there are insurance proceeds under your own policy to provide for money to pay for your injuries and damages, in addition to the insurance of the person who caused you injuries.

UM/UIM Coverage is the Most Important type of Coverage available in Kentucky. It is so important that I wrote a SPECIAL REPORT about it. The report,

which I feel is Kentucky's Ultimate Guide to Buying Car Insurance (and Protecting Your Family), points out why YOU MUST HAVE THIS COVERAGE. You may request a free copy by calling our office or visiting our Website at [DarylTDixonLaw.com](http://DarylTDixonLaw.com).

## QUESTION 4

### **Why is the Adjuster Trying to Limit the Medical Treatment that I Receive?**

**Answer:** Probably because the Insurance Company knows the quicker they can stop you medical treatment the less your case is worth. You should receive all the treatment your treating physician believes is reasonable and necessary. The Insurance Company is obligated to pay you for reasonable medical treatment up to the limits of the policy.

## QUESTION 5

### **Why has the Adjuster ask that I Sign an Unrestricted Release for Medical Records?**

**ANSWER:** It is likely the Adjuster is trying to complete a "Fishing Expedition" as to your past medical treatment, The Adjuster is probably trying to discover some reason to reduce or refuse to pay for your injuries by claiming you had a Preexisting condition, or had a prior similar injury. An Unrestricted Release for Medical Records should only be signed under limited circumstances. Most of the time and Experienced Attorney will draft a release that it is permissible to sign that fairly limits the Insurance Company's "Fishing Expedition."

## ONE SIMPLE SOLUTION

**ANSWER:** Request Further Information from An Experienced Kentucky Car Wreck Lawyer! Adjusters want you to think that speaking with or hiring a Kentucky Car Wreck Attorney means that you must go to trial. Adjusters know that in most cases people are afraid of lawsuits and that almost everyone wants to avoid litigation. They don't want you to have all of the Information that an Experienced Attorney will give you. They don't want you to know that Accident Attorneys are able to settle the vast majority of claims for a much higher value without having to resort to litigation.

I like to relieve my clients of all of these fears and uncertainties. I like to handle the entire process for my clients so that they can concentrate on the important task of returning to the quality of life they deserve. I keep my clients fully informed of all critical events surrounding their claim and of all the important dates and deadlines. However, I

want my clients to know that if I have to go to trial to get them the compensation that they deserve, I will do it! This lets my clients know that an Experienced Kentucky Car Wreck Attorney and the Legal Process will stand behind them and their claim.

### **WHAT TYPE OF CASES DO YOU ACCEPT?**

We do not rely on a high volume of cases. We do not claim to handle every type of case known to man. We accept a limited number of Serious Personal Injury and Wrongful Death Cases from hundreds of inquiries each year. Most of our Cases are the result of Auto/Semi-Truck Wrecks and Defective Automobile Products. I have been on the front lines of Serious Injury and Wrongful Death battling for my Client's against the Big Insurance Companies and Negligent Parties since 2000. By accepting fewer cases I have more time to devote to each Client and their Case.

I generally accept cases where my Clients have Clear, Objective Evidence of Injury. I accept cases in which there were Fatalities, Broken Bones or Fractures, and Permanent and Serious Disfigurement. I look for X-rays, MRI's, and CT Scans that evidence these Injuries as well as Large Disc Bulging and Herniation. You must have at least \$10,000.00 or more in Medical Expenses or Lost Wages or a combination of both in order for us to accept your case. If your injuries fit into these categories you could be eligible for Medical Expenses, Lost Wages and Pain and Suffering. In some limited cases you could be eligible for Punitive Damages if the Liable party was proven Grossly Negligent.

### **DID YOU KNOW?**

You only have two years from the date of an Automobile Accident in the State of Kentucky to file a Lawsuit against the Negligent Party. This is called a Two-Year Statute of Limitation. If a lawsuit is not filed within the Two-Year Period, the claim is barred forever.

Another client of mine was involved in an automobile accident that included herself and four others, The client had suffered Injuries that included some permanent scars. She watched as the other three all received handsome settlements and she received **ZERO**.

I was able to explain to her how the others had immediately sought the expertise of an Attorney while she relied on the Insurance Company to protect her interests. Fortunately I was able to get her a settlement equal to that of the other but only by threatening, and then filing, Legal Proceedings. We were able to beat the filing deadline by several weeks.

Call my office, at 270-442-3246 or toll free 1-866-529-7745 right now to schedule your **FREE TELECONFERENCE**. You can also obtain additional educational information from our website at **DarylTDixonLaw.com**. We hope it will become one of the more popular small firm websites in the Country. We hope it will become the website of choice for Kentucky Car Wreck and Injury Law.