



# THE TEN SECRETS

INSURANCE COMPANIES  
*DON'T WANT YOU TO KNOW*

SHAKEAL MASOUD, ESQ.

## About Our Firm

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*Sky Law Group, APC* is a personal injury law firm based in Newport Beach, California with locations throughout California. The attorneys at the firm specialize in negotiating and obtaining settlements for individuals who have been injured in an accident due to someone else's negligence. Over the course of ten years, the firm has represented *thousands of clients* and has recovered *millions of dollars* in settlements. If you are unsure about whether you have a case, or have questions regarding a potential case, the attorneys at *Sky Law Group, APC* will discuss your case, be your advocates, and guide you in the proper direction. Call **1-844-4SKYLAW** today to speak with an experienced personal injury attorney – **we offer a free, no obligation, consultation**. We will listen to you, answer your questions, and help you determine the strength of your case – and it won't cost you anything. Our firm operates on a contingency fee basis, which means you don't pay us a dime unless we obtain a settlement on your behalf. We look forward to being a legal resource to you.

~ Shakeal Masoud  
Attorney and Partner at *Sky Law Group, APC*



## Foreword

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I sincerely hope you find this book to be helpful and it allows you to gain valuable insight into the dynamics at play immediately following a car accident. In writing this book, I have drawn on my experience with thousands of clients and the knowledge that I have gained as a personal injury attorney representing injured clients against large insurance companies. I have done my best to make this book simple, straightforward and to-the-point for the reader. In doing so, this book may not address all of the complexities and legalities that are often involved in a personal injury lawsuit.

Therefore, this book is not intended to be a substitute for sound legal advice and, as always, I recommend consulting with an experienced personal injury attorney to discuss the details of your particular case. However, you must do so *quickly* because, as you will learn in this book, if you do not pursue your case immediately, each day that passes after the date of your accident can significantly reduce the value of your claim. Don't let this happen to you. If you've been injured or involved in an accident, be *vigilant* about your rights and get sound advice from a professional – *as soon as possible*.

## Introduction

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Life is hectic. No matter how much we get done, it seems like our checklists are always getting longer. Most of us are constantly juggling family obligations, career goals, relationships, friends, school, work, social lives, etc. – and it can feel like a thousand plates are spinning at the same time. After you're involved in an accident, that list suddenly gets even longer and you may have to add the following items to your list: (1) deal with my insurance company; (2) deal with the at-fault party's insurance company; (3) repair property damage to my vehicle; and (4) take care of my health and physical recovery. You've just been involved in an accident at the hands of someone else's negligence and now you're left with a mess to clean up and countless more items on your never ending to-do list. It doesn't seem very fair, does it?

I'm not here to tell you that "life is fair" (most of us already know that unfortunate truth) – but I *am* here to tell you that, with a little bit of patience and sound advice, you should be able to control and improve the outcome of your personal injury case. For most people, dealing with an insurance company is not a top priority and, even if it is, lack of knowledge and experience with the process causes a great deal of frustration (not to mention

a less-than-great outcome). For that reason, most people give up on their personal injury claim once they've resolved their property damage, take over-the-counter medication to mask their injuries, and move on with their busy lives. These are the people who are never compensated (or are poorly compensated) for their injuries and, years later, may still have to cope with the pain and discomfort caused by their injuries. The end result is minimal-to-no compensation and, potentially, a lifetime of pain.

You don't have to be one of those people. And I don't want you to be one of those people. As for your injuries, those can hopefully be remedied with proper medical attention and rehabilitation – which is critical to begin as soon as possible following an accident. As far as monetary compensation is concerned, as you will find in reading this book, you can single handedly maximize the value of your personal injury claim by applying the information and principles that you learn in the following chapters.

It should be noted that, at our law firm, we often represent clients who quickly assume they are fine and healthy immediately following an accident, only to learn that days, weeks, or months, later that they have significant and sometimes permanent or fatal injuries. You've probably experienced this phenomenon before even if you haven't been involved in a car accident: you might have fallen hard on the ground, been involved in a sports injury, fallen

off a bike or experienced some other incident that shook you to the core. For the first day or two, you may feel perfectly fine. However, the pain, soreness and true extent of your injuries only begin to appear several days *after* the incident. Car accidents are no different. It often takes time for the true extent of the injuries to manifest and you should never assume that you're not injured.

Whether you have recently been involved in an accident and are unsure of the extent of your injuries, or if you know that you've been injured but don't know what direction to take next – this book is for you. In the chapters that follow, you will learn the ***top ten secrets to a powerful personal injury claim***. Read each chapter carefully – each one contains valuable information that the insurance companies will never share with you. These are the secrets that the insurance companies *don't* want you to know.

# Chapter 1 | AN UNEVEN PLAYING FIELD

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Imagine a world where there are car accidents and two opposing players: Player 1 is a person who has just been injured in an accident, and Player 2 is the insurance company for the other side (the “adverse insurance company”). Player 1 is nervous, shaken, injured, with limited resources and limited knowledge of personal injury law. After an accident, and without warning, Player 1 is bombarded with documentation, requests for information, and demands for recorded statements. Player 2, on the other hand, is an expert at this game, has millions of dollars at their disposal, has a highly experienced and knowledgeable team (the “insurance adjusters”), and spends many millions of dollars each year training their insurance adjusters on exactly what to do after a car accident so that the results are tipped in their favor. Given these facts, which player is likely to win? You guessed it – Player 2, the insurance company. And you can see exactly why – because the playing field is *incredibly* uneven.

When the playing field is so uneven, it’s no surprise that the average layperson involved in an accident gets the short end of the stick. For many

years, insurance companies have been *systematically* taking advantage of innocent car accident victims. Immediately after an accident, the insurance company does *everything* in its power to diminish the value of the injured party's claim – using measures that are tricky, deceptive, and downright unfair. This is the most frustrating aspect of my career as a personal injury attorney – watching innocent people get taken advantage of by the bad guys. It happens every day, to countless unsuspecting people, at the hands of every large insurance company out there. By reading the chapters to come, you will learn the secrets to maximize the value of your claim, be one step ahead of the insurance company, and level the playing field.



## Chapter 2 | EVIDENCE, EVIDENCE, EVIDENCE – YOUR CASE DEPENDS ON IT

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After an accident, it is imperative that you act and think like an investigator. You must gather *every bit of evidence* that you can get your hands on. When gathering your evidence, keep the following question in mind: “What evidence will support your version of the facts to prove to your insurance carrier and the adverse insurance carrier that the accident was not your fault?” Without evidence, the insurance carriers can very simply deny your claim – leaving you with NO compensation and a lifetime of pain and suffering to look forward to. However, when you have evidence on your side, it becomes more difficult or even impossible to deny a claim. The more evidence you have, the stronger your case is.

We ask our clients to keep their evidence organized by category and to deliver all of their evidence to their attorney -- who will subsequently present the evidence to the insurance company on their behalf. Here are some important types of evidence that we advise our clients to collect:

## ❖ PICTURES

Without risking further injury to yourself, take as many photos as possible following an accident. If you're unable to take photos, or don't have a camera, ask a witness or bystander to take photos for you. Using a smartphone camera is perfectly acceptable for this purpose. When taking photos of your damaged vehicle, be sure to capture the damage from every angle. Do not forget to take photos of the vehicle that hit your car along with photos of the roadway and the surrounding environment, including any skid marks, broken glass, debris or other items of evidence at or around the accident scene. Skid marks, in particular, can be indicative of the other party's negligence or excessive speed, and can be useful in forensically reconstructing the accident scene to prove the other party's fault. If you have noticeable injuries to your body due to the accident, such as scratches, cuts, bruises and red marks, then have another person take photos of your injuries as soon as possible. Be sure the photos clearly identify you as the subject of the photo and that there is a time and date stamp to verify when the photos were taken.

As a rule of thumb, if a police officer doesn't arrive to the scene of the accident, then you should also be sure to take photos of (1) the other party's

license plate; (2) all vehicles involved in the accident; and (3) the other party's drivers license and insurance card.

#### ❖ **WITNESSES**

Once you have obtained the other driver's information the next step is to find witnesses who saw the accident. Any passenger in your vehicle or people who know you that witnessed the accident will not be credible witnesses, however, any pedestrians, passerby or collateral vehicles involved in the accident can be key sources of information and their statements can tremendously strengthen your case. Gather each witness's information, including the individual's first and last name, phone number, emergency contact number and an email address, if possible. Having independent witnesses who saw the accident is very important and could substantially improve the outcome of your case. The testimony of a witness who is independent and unrelated to you obviously carries more weight than the testimony of a witness who is one of your passengers, friends or relatives.

#### ❖ **VIDEO**

Video evidence is often overlooked as a crucial piece of evidence following an accident. After you've been involved in an accident, take the

time to look around the scene of the accident to see if there are any local businesses nearby that have 24-hour video security systems. Gas stations, strip malls and other commercial locations maintain surveillance of their property and surrounding areas – and you may just be able to obtain video footage of the accident you were involved in.

Drawing from our law firm’s personal experience, video evidence is among the best types of evidence you can present to the insurance carrier to prove that the adverse party is at fault. Our law firm has handled numerous cases where video evidence has helped to substantiate our clients’ claims and strengthen the case significantly. You have nothing to lose by asking surrounding businesses for their video footage. Remember, think like an investigator!

#### ❖ **POLICE REPORT**

A written police report prepared by a police officer could be a major factor in establishing and strengthening your case. Because a police officer is an independent and neutral party at the scene of the accident, their written account of the accident and description of the scene can carry a tremendous amount of weight. Some claims can be denied if a police report is not prepared at the scene of the accident while, in other cases, it is acceptable for

the police report to be obtained *after* the fact. For example, some insurance carriers require under the terms of the policy that the police department be called *immediately after a car accident* in order for the uninsured motorist coverage to be effective. The point here is to be familiar with your insurance policy. Your insurance policy is a contract between you and the insurance company and, by reading its terms, you can likely avoid a scenario where the insurance company gets away with denying your claim through a “loophole” in your contract.

In any event, if you have been injured or believe you might have been injured, be sure to contact the police department and request that they come to the scene of the accident to prepare a police report. Also, don't assume that a police report is automatically going to be prepared. If the officer is short on time, or has another call, he may just arrive and leave the scene of the accident after making sure nobody has been injured. Don't be shy to insist on a police report, especially if you believe you are injured -- it could be a major factor in your case.

In nearly every case, one of the first questions I ask the client is whether there is police report. Police reports are extremely important from our perspective. However, insurance companies *can* choose to ignore the facts of the police report -- and often do -- if the report does not support the

version of the facts that their insured has provided them. Therefore, while the police report can be very important in bolstering your case, it should never be the *only* piece of evidence you rely on. As discussed earlier, photos, witnesses, videos, etc. are other forms of important evidence that you should also gather. After an accident, be prepared to gather as much evidence as possible – it can mean the difference between a valuable personal injury claim and a denied claim.

#### ❖ **STAY ORGANIZED**

The more organized you are, the more streamlined your case will be. Create a separate physical folder to maintain and keep track of all receipts, out of pocket expenses, lost wages or income, ambulance bills, medical bills, etc. Take photos of any bruising, cuts or scrapes and save these photos in your folder or smartphone. Hold on to this information, as it will help your attorney determine the total value of your claim upon completion. Keep all witness information and detailed notes regarding the accident in this folder. In addition, any mail or correspondence you receive from the insurance carrier(s) should be placed in this same folder. Remember, however, you absolutely must not sign anything or fill out any paperwork pertaining to the

accident or your injuries without consulting with your attorney first. We will discuss this last point in further detail below.

In addition to getting organized, you should notify your insurance company immediately after an accident so that they can be alerted of the potential claim. In fact, most insurance policies contractually *require* you to notify your insurance company immediately after an accident. Therefore, you should do so as soon as possible. It is not advisable, however, that you communicate with the *adverse* insurance company (the at-fault party's insurance company) because you might inadvertently disclose information that will damage your case or be talked into signing away your rights. Remember, they're experts at winning this game. Instead, let your attorney communicate with the adverse insurance company on your behalf.

## Chapter 3 | DO NOT TRUST THE INSURANCE ADJUSTER

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Insurance companies in general have a single goal: to be as profitable as possible. Many insurance companies are publicly traded on the stock market. They have a duty to shareholders to improve their bottom line, day after day, year after year. In order to protect the bottom line, insurance adjusters are heavily trained in the art of denying claims and offering low-ball settlements to injured victims. These techniques save the insurance companies thousands of dollars for every bodily injury claim presented, and many millions of dollars in the long-term scheme of things.

When presented with a bodily injury claim, insurance carriers are quick in their attempts to resolve the claim by persuading you to sign a bodily injury “release” in exchange for paying you pennies on the dollar of what your actual claim may be worth. Insurance adjusters know that long term injuries could take months to appear and they act very quickly to resolve a claim made by an injured party before the true extent of their injuries come to light. **Beware of any document that the adverse insurance company presents to you or asks you to sign.**

A simple rule of thumb is never to sign a legal release with any insurance carrier without consulting with your attorney first. You could be



releasing your all of your legal rights, including the right to significant monetary compensation, by signing one simple form. In cases where insurance companies are faced with a very large or significant bodily injury claim, such as a case where brain, spinal or permanent nerve damage is involved -- they will bring out some of their best, brightest and talented adjusters. These adjusters are specially trained in the art of reducing the value of the injured victim's claim and will go to great lengths to do so.

A key point to remember is this – the adverse insurance adjuster is never on your side. Be particularly wary and on guard when an insurance adjuster is too kind or chatty. There is absolutely a motive behind their kind tone and friendly demeanor. Always remember that their interest is opposite of yours! You must always maintain the mindset that they are *not* your friend, and that they are *not* concerned with your best interests. If you maintain this mindset, you can hopefully avoid the many traps that the insurance companies have laid out for you.

It goes without saying that having an attorney guide you through this process makes it much less likely that you will inadvertently sign away your rights. Insurance companies understand that profitability will be affected if you choose to exercise your legal rights and hire an attorney. They will go to all lengths to convince and persuade you that hiring an attorney is not worth

your time. *Never rely on that advice.* That is the insurance company's clever way of misguiding you so that you won't pursue your legal rights (including your right to maximum monetary compensation for your injuries).

It should be noted that, as a law firm specializing in personal injury, our clients do not pay us any attorneys' fees unless we obtain a cash settlement from the insurance company on their behalf. Therefore, there would be no out of pocket expense to the client in hiring legal representation; and since an attorney is generally capable of recovering a much larger settlement than an individual layperson would be capable of recovering on their own – it's always advisable to have legal representation. You simply must not listen to the insurance adjuster when they advise you that hiring an attorney is unnecessary – that definitely serves *their* interests, but not yours.

## Chapter 4 | DO NOT DELAY MEDICAL TREATMENT

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One of the primary reasons to immediately contact an attorney after an accident is to arrange for your medical treatment. If you have no health insurance or if there is a delay with your health insurance provider, your attorney can help you get medical treatment quickly and efficiently on a “lien” basis. This simply means that the treating medical provider (doctor, chiropractor, medical facility, etc.) will be paid upon settlement of your personal injury case. There is nothing you have to pay the medical provider out of pocket. This route affords many of our clients peace of mind in knowing that they won’t be subject to the delays, deductibles and paperwork that often comes along with using their own health insurance provider.

A common mistake car accident victims make is waiting for the adverse insurance carrier to contact them after an accident to pay for their medical treatment. Part of the overall strategy of the adverse carrier is to hinder and cause delay of all forms of medical treatment. Insurance companies are keenly aware that if medical treatment is delayed following an accident, the value of your overall bodily injury case becomes smaller and smaller – *with each passing day*. This is one of the most deceptive traps laid out by the adverse carrier. Often, we have clients who will speak to an

adverse insurance adjuster and surprisingly not hear back from them for weeks following an accident. This deliberate tactic saves insurance carriers millions of dollars per year because they know that when you have a “gap in treatment” (the time between the date of the accident and the date medical treatment is started) the value of your claim diminishes significantly.

Thus, it is imperative that you seek immediate medical attention and treatment for your injuries. Do not wait for anyone to call you to arrange your treatment. Next to your attorney, you are your biggest advocate and must be sure to seek medical treatment for yourself immediately. If you are unsure whether your own insurance will cover the treatment, or if your health insurance company is taking too long to approve for the treatment – then call an experienced personal injury attorney and ask them to locate a medical provider who will see you on a “lien” basis. Our attorneys at *Sky Law Group, APC* have countless connections with various medical providers in cities throughout California and can often arrange for you to begin receiving medical treatment within 24 hours from the time that you contact us.

## Chapter 5 | THE RECORDED STATEMENT – A “GOTCHA!” MOMENT

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One of the first things that will occur immediately after an accident is the adverse insurance carrier will contact you and attempt to seek a recorded statement. They will ask you for details and specific information regarding the time of the accident, speed you were travelling, speed the other party was travelling, road conditions, etc. Such specificity in their line of questioning is used for a reason and is another trap set for the unsuspecting layperson. The line of questioning is designed to corner you, so your own answers can be used against you down the road, and thereby allow the insurance carrier to deny liability for the accident or minimize the value of your case.

**A major rule of thumb is never to provide a recorded statement to the insurance carrier following an accident.** Every word you share with them can be used against you. Again, this is why it's important to have every detail of your case filtered through an experienced personal injury attorney who will communicate with the adverse insurance carrier on your behalf – telling them only what they need to know, and nothing more.

## Chapter 6 | ADJUSTERS RELY ON COMPUTER SOFTWARE TO CALCULATE THE VALUE OF YOUR CLAIM

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In an attempt to minimize the amount of money paid towards bodily injury settlements, insurance companies have resorted to computer software to help them calculate the minimum amount of money they should put on the table to make a case “go away”. After you receive medical treatment, the medical bills along with the applicable medical codes (that identify the type of treatment received) are submitted to the insurance company. When insurance adjusters plug this information into their software, it calculates a figure and provides the adjusters with a settlement range, or spectrum, of what the insurance company should offer to settle the claim.

This robotic approach to bodily injury settlements is used by most insurance carriers and indeed takes out the “human” factor in car accident claims. By treating human beings as a number, this allows insurance companies to be particularly heartless in their approach to settling claims. Therefore, regardless of your injuries and the pain and suffering caused by those injuries, if your case is missing key elements (such as significant medical bills, quick medical attention, witnesses, a police report, etc.) the

insurance carrier will likely offer a settlement that is on the lower end of the spectrum. On the other hand, if your case is quite strong because you have sufficient evidence and heeded the information provided in this book, then the insurance company will likely offer a settlement amount on the higher end of the spectrum.

One of the most popular software programs used by insurance companies is called “Colossus”. By using Colossus and similar software, insurance companies are able to manipulate the medical coding and minimize the appearance of the overall severity of a person’s injury after an accident. Ask yourself, if an insurance company resorts to computers to help them resolve your bodily injury claim, can they truly be trusted to have your best interests at heart? The answer is “Definitely not!” The use of sophisticated software is just another reason why it is so important to hire an experienced personal injury attorney; your attorney can push the limits and insist on a fair and reasonable settlement, above and beyond what the insurance company’s computer program will offer you. And if a fair offer is not put on the table by the insurance company, your attorney has another tool to potentially force their hand – the threat of filing a lawsuit against the insurance company. In any event, hiring an attorney will ensure that the maximum settlement amount is achieved for your case.

## Chapter 7 | YOUR MEDICAL HISTORY CAN BE USED AGAINST YOU

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Very often, an individual who has just been involved in an accident believes that they are required to fill out the “medical authorization release”, sometimes referred to as a “HIPAA” form or authorization, provided to them by the adverse carrier. Signing this form has the effect of allowing the adverse insurance company to obtain your medical records after an accident. A skilled insurance adjuster makes this process appear normal and routine and, unless a person is forewarned, it would feel pretty natural to sign and provide this medical release to the insurance company. Our firm’s policy has been to *never* allow an insurance company to obtain your medical history as they very often will use this release *against* you.

The release can be used by the insurance company to dig into your medical history and to discover prior medical conditions (which they will later point to in order to minimize the value of your bodily injury claim). They will often dig up past or pre-existing injuries and argue that your current injuries are related to your past or pre-existing injuries – and that you should not be entitled to any compensation since your injuries are not “new”. This takes us back to an earlier piece of information shared in this book:



never sign any document presented to you by an insurance company without having your attorney review the documentation first.

## Chapter 8 | SOMEONE MIGHT BE SPYING ON YOU

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Once an insurance carrier discovers that you may potentially be making a personal injury claim, they do everything in their power to dig up as much “dirt” on you as possible. As mentioned earlier, they try to sneak into your medical history to find out about past medical conditions, surgeries, and prescriptions; but it doesn’t stop there. They want to know about your social life and daily activities – they will try to access your social media accounts to find out exactly what you are doing after the accident. It is also not uncommon for private investigators to be hired to follow you to see what kind of physical activities you are engaging in.

If you were injured in an accident and shortly thereafter you are engaged in a physical activity that is inconsistent with the type of physical injuries you have sustained (i.e. running on the beach, riding your bike, loading or unloading boxes from your trunk, etc.) then this physical activity could be used by the adverse insurance carrier to greatly diminish or deny liability of your personal injury claim. It is best not to be engaged in any kind of physical activity after an accident that could exacerbate your bodily injuries, unless that activity is recommended by a medical provider. Also, be careful of what you post or publish on your social media accounts – photos

and stories that you post on Facebook, Instagram, Twitter, etc., can easily be discovered and misconstrued against you - particularly under the microscope of a trained insurance adjuster.

## Chapter 9 | YOU MAY BE ENTITLED TO COMPENSATION FOR THE DIMINISHED VALUE OF YOUR VEHICLE

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After an accident, many people mistakenly assume that the money recovered from the insurance company to pay for property damage to a vehicle is enough to make them whole again (or, in other words, back in the position one would have been in prior to the accident). While the money from the insurance company may prevent you from having to pay out of pocket for the repairs, it does not necessarily put you back in the position you were in prior to the accident. This is because of something known as “diminished value”.

Under California law, a person who has been involved in an accident is also entitled to the pre-accident value of the damaged property. This is because the law is designed to protect individuals from having to suffer economically at the hands of someone else’s negligence. Therefore, if someone else’s negligence has caused the value of your vehicle to diminish, you have every right to seek compensation for that diminished value. Since substantial damage to an automobile almost always diminishes the resale value of the vehicle, it wouldn’t be enough to only recover the amount of

property damage that occurred. In these instances, it would be appropriate to seek “diminished value” damages from the adverse party’s insurance carrier, as well.

For example, assume your vehicle is worth \$30,000 in its pre-accident condition. After being hit by another vehicle, your car sustains \$7,000 in property damage that the adverse party’s insurance carrier pays for. However, despite the fact that the damages have been repaired, your car is no longer worth \$30,000 because the accident has affected its resale value. Instead, the fair market value of the vehicle is now only \$26,000 (\$4,000 less than what it was worth prior to the accident). Therefore, to become “whole” again, you should seek not only the property damage amount (\$7,000), but also the diminished value amount of the vehicle (\$4,000).

An experienced personal injury attorney should be able to advise you as to what the diminished value of your vehicle is following an accident, and you should always insist that the adverse party’s insurance company pay for diminished value damages anytime there has been substantial damage to your vehicle.

## Chapter 10 | YOU MAY BE ENTITLED TO COMPENSATION EVEN IF THE OTHER PARTY IS UNINSURED

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Often, many people are unaware of their uninsured motorist (“UM”) and/or underinsured motorist (“UIM”) insurance coverage. Both UM and UIM are designed to protect you when the adverse party has either *no insurance* or *insufficient insurance* coverage to compensate you for your bodily injury claim. In California, an alarmingly high number of people either drive (1) without valid insurance coverage; or (2) with the minimum statutory coverage required under California law. Under California law, a driver is required to carry, at the very minimum, “15/30” insurance. What this means is that a driver must carry insurance that covers at least \$30,000 per accident, and a minimum of \$15,000 of coverage for each person who sustains injuries (but with the statutory minimum of \$30,000 per accident, regardless of the number of people injured, the maximum they can collectively recover is \$30,000).

Because of the countless underinsured and uninsured drivers on the road, it is not uncommon to be involved in an accident where the adverse party’s insurance coverage (or lack thereof) would be insufficient to cover

your personal injury damages – requiring you to pay out of your own pocket for your expenses and often without any further recourse. To avoid this scenario, your insurance company provides you with the option to purchase and add additional coverage to your policy – known as “UM” and “UIM” coverage. This insurance would pick up and pay for your bodily injuries where the at-fault party’s insurance policy leaves off.

For example, imagine being hit by a negligent driver who runs a red light, causing you significant bodily injury. If the driver carried no car insurance, you would not recover anything from his insurance policy (because he doesn’t have one); and if he carried only the minimum insurance required under the law (\$15,000), then you would be entitled only up to that amount through his insurance company. It is unlikely that \$15,000 would be enough to fairly compensate you for the significant injuries sustained in the accident. As a result, you would be able to turn to your UM or UIM insurance to recover an additional sum of money to the extent that it would be necessary to compensate you for your injuries.

California is an expensive place to live, and people cut corners where they can. Unfortunately, skimping on car insurance tends to be quite common – which is why many people after an accident are left holding the bag to pay for their own injuries (even when those injuries were inflicted by

somebody else's negligence). As a result, it would be a good idea to discuss adding the maximum UM/UIM coverage to your existing policy through your current insurance carrier. And if you are involved in an accident where the at-fault driver's insurance is insufficient to compensate you for your bodily injuries – remember to review your policy to see if you have UM or UIM coverage.



## Conclusion

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You now know the secrets insurance companies *don't* want you to know. If you're ever involved in an accident, it's important that you apply these principles in order to strengthen the validity and the value of your case. We have covered everything from gathering evidence and keeping your medical history private -- to understanding the insurance adjuster's state of mind and the software programs used to calculate cash settlements. Knowing this information puts you one step ahead of the insurance companies and will likely improve the outcome of your case. Nevertheless, this book is not intended to substitute proper legal advice from an experienced personal injury attorney.

I hope you found the information in this book to be helpful. If you have acquired even one piece of useful information – then the writing of this book has been worthwhile. As attorneys, we are advocates for our clients -- but we also take seriously our duty to educate our clients. Knowledge is power, and when we share our knowledge with our current and potential clients – we give them the power to make the best possible decisions for themselves, including the type of legal representation to select. At *Sky Law Group, APC*, you're in good hands. We look forward to being a personal injury resource to you and your loved ones now and for years to come.

## **DISCLAIMER**

**The information in this book is not, and should not be construed, as legal advice. There is no effort or intention to solicit new clients or new engagements from existing clients by way of this book; nor should any of the information shared in this book be construed as representing any of our lawyers' availability to practice in jurisdictions where they are not authorized to do so. Communication of information through this book and your receipt of this book is not intended to create an attorney-client relationship with *Sky Law Group, APC* or any of the firm's attorneys. Every case is unique and you should not act or rely upon information contained in this book without specifically seeking professional legal advice for your particular case.**