

Sky Law Group — Insurance Adjuster Trap Card

The 9 tricks insurance adjusters use to underpay Orange County accident victims — and how to defeat each one.

The 9 Traps

- 1. 'Are you okay?' — Captures 'I'm fine' before adrenaline wears off
- 2. Recorded statement ambush — Deposition without your lawyer
- 3. Blanket medical release — Lets them pull every record you've ever had
- 4. Quick check (\$500-\$2,500) — Closes your case forever
- 5. Colossus / Claims IQ software — Designed to underpay 20-30%
- 6. MIST defense — 'Minor impact = no injury' (discredited 1980s biomechanics)
- 7. Social media surveillance — Every gym photo becomes 'evidence'
- 8. Physical surveillance + IME doctor — PI investigators + insurer-paid doctors
- 9. 'You don't need a lawyer' — Costs claimants billions per year nationally

How to Defeat Them

- Never give a recorded statement to the at-fault driver's insurer
- Never sign a medical authorization without legal review
- Never accept the first offer
- Lock down all social media privacy
- Get MRI imaging within 30 days if symptoms persist
- Hire bilingual representation — adjusters exploit language barriers
- Document every symptom in a daily journal
- Insist on a treating physician affidavit (not just chiropractor)

California Law That Helps You

- Insurance Code §790.03 — Unfair claims practices = bad faith liability
- Civil Code §3294 — Punitive damages possible against bad-faith insurers
- CACI 3927 — Eggshell plaintiff rule (pre-existing injuries are still compensable)
- CCP §998 — Offer-to-compromise shifts fees if insurer refuses fair settlement
- CCP §335.1 — 2-year statute of limitations (Gov §911.2: 6 months for gov vehicles)

Call (714) 300-2000 — Free, 24/7, Hablamos Español. Sky Law Group beats every trap.

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