

# TEN SECRETS

**The Insurance Adjuster  
Won't Share With You**



# -1-

## How much is my case worth?

---

*I have suffered injuries requiring medical treatment from this accident.*

*How much extra compensation can I expect for the “pain and suffering” I am going through?*

Accident victims don't realize that insurance companies already have money set aside to pay compensation for “pain and suffering” on most cases. This is in addition to payment for medical bills, lost wages, and car repairs.

How will you know if what's being offered is fair? The attorneys at Joel H. Schwartz have settled thousands of injury cases. Their guidance can be invaluable in making sure you get the maximum for your pain and suffering.

*Call today for a free consultation.*



**-2-**

## **Can signing the insurance company's information release damage my case?**

---

***I have received medical and property damage releases from the insurance company adjuster or other parties. Should I sign them without a lawyer?***

No! Releases for medical records or property damage should only be signed under limited circumstances.

The attorneys at Joel H. Schwartz will evaluate what you have signed and are being asked to sign at no charge.



# -3-

## Should I use just any attorney for my injury case?

---

*In the past, I've used a family attorney for wills or real estate transactions. Do I really need to work with an attorney who only practices in accident/injury law?*

Most people would never consider going to their family doctor if they needed brain surgery.

Likewise, when you take on the big insurance company, you require a team of experts on your side who have settled thousands of cases like yours.

The attorneys at Joel H. Schwartz work daily with numerous insurance companies and keep current with specialized laws, court decisions and regulations affecting accident/injury cases.



# -4-

## Can the bill collectors be stopped?

---

***My medical bills are mounting and my good credit is being jeopardized. What can I do to stop the harassing calls and possible lawsuits and judgments?***

In addition to your attorney, at Joel H. Schwartz we have a highly specialized legal team that consists of medical billing experts and ex-insurance company employees who know the insurance company's tricks.

We can stop the harassing bill collector's calls immediately! We can also negotiate with creditors and work to set up special arrangements to stop bill collectors and pay your medical bills directly from your settlement.



**-5-**

## **Injured by a relative or friend?**

---

***I was injured in an accident by a relative or friend. Can I still get a settlement without causing the driver financial hardship?***

Yes. Even if the accident was caused by a friend or family member, we can make a claim against the friend's insurance policy only. Your friend or family member will pay nothing out of pocket and you can be fully compensated within the policy limits.



# -6-

## Injured by an uninsured or underinsured driver?

---

***I was injured in an accident by an uninsured driver. My policy provides for uninsured and underinsured coverage, but I am confused about what is actually covered.***

Every insurance policy is different, and missteps without a lawyer can damage your case. Our expert attorneys will review your policy at no charge! We will ensure you are protected and advise you on what you can claim under your specific policy.

Another secret? Your own insurance company wants to pay as little as possible for your “pain and suffering.” Our attorneys will fight to get you the money you deserve.



# -7-

## Is the insurance adjuster's offer fair?

---

***I thought about negotiating my claim on my own. How can I know if the insurance adjuster's offer is fair and reasonable?***

You can't. The fair settlement value of your case may be worth several thousand dollars. Remember, the adjuster works for the insurance company and is paid to negotiate and settle your claim for the lowest amount of money.

Based on thousands of successful settlements, our experienced attorneys at Joel H. Schwartz can tell you the real value of your claim.



# -8-

## Will my case have to go to trial?

---

***If I hire an attorney, will my case  
require a trial?***

No, even though you have the right to a jury trial in civil cases under the 7th amendment of the U.S. Constitution.

Because of our experience and expertise, we at Joel H. Schwartz are able to settle most of our cases for full value without going to trial.

However, if an insurance company refuses to pay what's fair, we will take your case to trial to ensure that you get the compensation you deserve.



# -9-

## Medical Treatment

---

***Can the insurance adjuster limit the medical treatment I receive?***

No. The insurance company is legally obligated to compensate you for reasonable medical treatment with the best medical care available, up to the limits of the policy.

If needed, we can assist you in finding appropriate medical care.

If you have no health insurance, we can work to get medical providers to hold their bill until your case settles.



# -10-

## Should I hire an attorney?

---

***Why does the insurance adjuster say that they can resolve my case without involving an attorney?***

It's simple: insurance companies don't want you to know the fair value of your case.

A study by the Insurance Research Council showed that, on average, people who hired an attorney received three and a half times as much money as people who didn't hire an attorney.

*The Insurance Research Council (IRC), an organization supported by property and casualty insurance companies, performed a study that compared the settlements paid to injured persons who hired lawyers with the settlements received by people who handled cases themselves. The IRC study showed that, on average, people who hired a lawyer received three and a half times more money in settlements than those who didn't hire a lawyer.*



## -Bonus Tip- For “Do-It-Yourselfers”

***Remember, if you've already received an offer from the insurance company, we will get you more net cash in your pocket or we won't take a fee- GUARANTEED!***

# INJURED?



**JOEL H. SCHWARTZ, P.C.**  
OVER 50 YEARS OF PERSONAL INJURY LAW SUCCESS

**Joel H Schwartz, P.C.**  
**"No Pressure. Just Answers"**

Visit us online or email us anytime at  
**[www.joelhschwartz.com/](http://www.joelhschwartz.com/)**  
**[info@joelhschwartz.com](mailto:info@joelhschwartz.com)**

You can also call us toll-free at:  
**(800) 660-2270**  
or locally at  
**(617) 742-1170**  
**(617) 742-3237 (fax)**

Or you can visit one of our three convenient locations.

## **In Boston:**

**1 Washington Mall #16**  
**Boston, MA 02108**  
**(617) 742-1170**

## **In Brockton:**

**450 Pleasant Street - 2nd Floor**  
**Brockton, MA 02301**  
**(508) 588-9490**

## **In Framingham:**

**945 Concord Street**  
**Framingham, MA 01701**  
**(508) 872-7500**

