



5 WARNING SIGNS

Of Dealing With Insurance Companies

**"Our Family
Protecting Yours"**

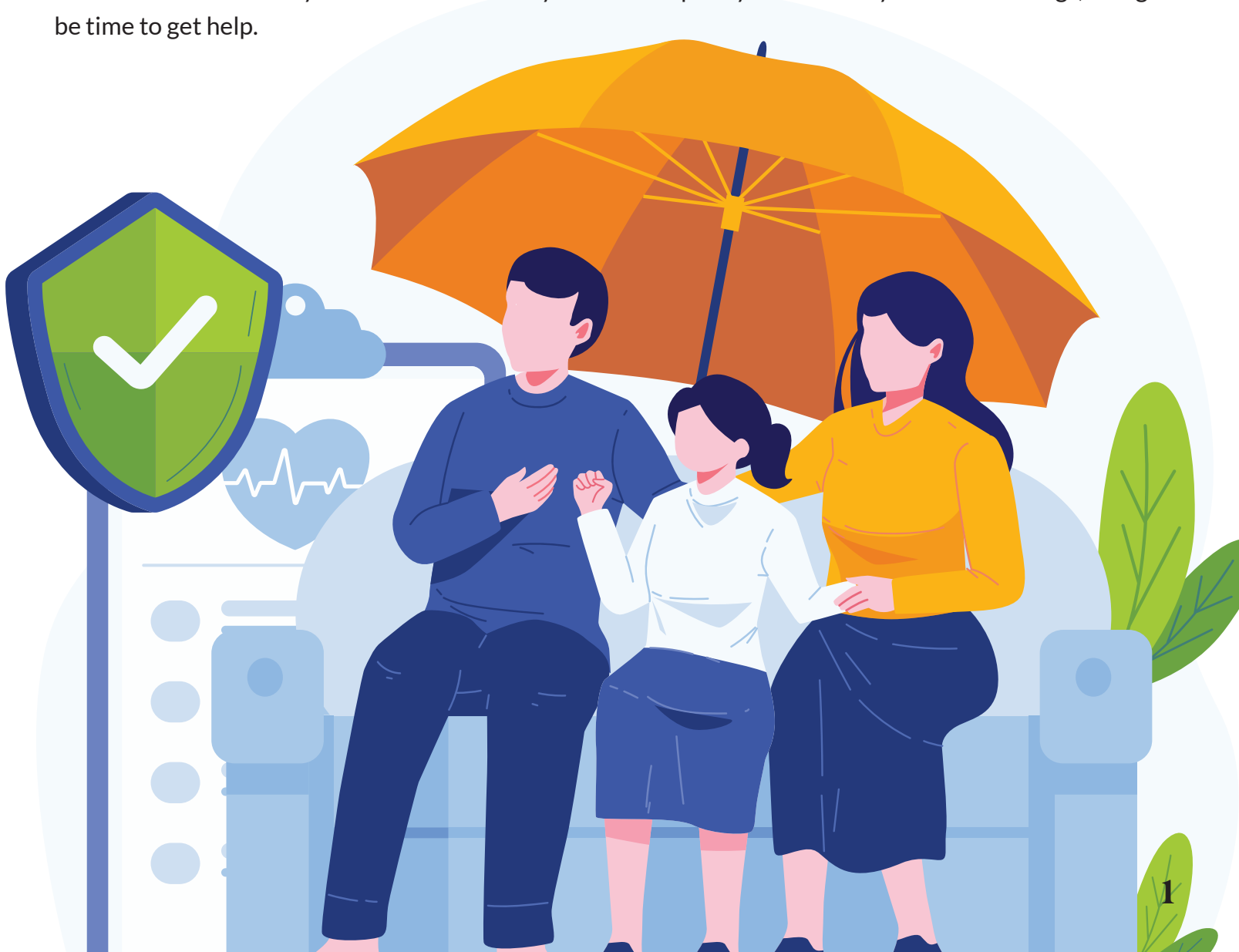
Feller & Wendt, LLCTM

PERSONAL INJURY & CAR ACCIDENT LAWYERS

5 Warning Signs You're Getting The Runaround From Your Insurance Company

After an accident, you may be coping with financial, physical, and emotional stress, making it difficult to see a path forward for you and your family. You may even be facing roadblocks from the insurance company. Unfortunately, dealing with an insurance claim is stressful enough without wondering if the insurer is playing fair.

Knowing the signs in this guide can help you recognize when an insurance company isn't acting in your best interest and make you more confident in your next steps. If you notice any of these red flags, it might be time to get help.



1. Delayed Responses or Unreturned Calls

One of the things you should expect from insurance companies is timely responses to claims. Unfortunately, in some cases, you can go weeks with no updates, unreturned voicemails, or vague excuses for inaction.

A delayed response from your insurance company could be a tactic to pressure you into accepting less than you deserve. By delaying, your insurance company could be stalling to wear you down. As time passes, you may accept a low settlement offer just to end your case, even if it doesn't reflect your actual losses. The longer the company delays payment, the longer that money stays on their side of the ledger, ultimately boosting their bottom line.

Keep a communication log of every contact with your insurance company and document every attempt to settle your claim. Keep any letters or emails your insurer sends you. Staying organized and thorough can help ensure your rights are protected throughout the process. A skilled attorney can use this information as evidence if you decide to seek legal help to move your claim forward.

2. Requesting Excessive or Repetitive Documentation

Another red flag that your insurance company isn't playing fair is requesting the same paperwork multiple times. Repeating steps can frustrate you to the point of giving up and even accepting a low offer. For example, an insurance company that already has a preliminary claim report with all necessary evidence may continue asking you to complete more forms with the same information.

While it's common for an insurance company to conduct an investigation and do its due diligence before settling, repeated requests for the same information could mean it has crossed the line between diligence and delay. Repeated delays could signal a deeper issue.



3. Making a Lowball Settlement Offer Early On

Insurance claims adjusters often make low settlement offers, knowing the amount they suggest is less than your damages. Be wary of any offer that comes quickly. A quick settlement offer may be an attempt to take advantage of your financial position and end your claim by convincing you to take less than what you deserve.

Understanding the full extent of your damages can take some time after an accident. You may have an injury requiring long-term rehabilitation, surgery, or significant time off work. If you accept a quick settlement offer, you are releasing the insurance company from future payments for these accident-related losses.

Never allow an insurance company to rush you into accepting an offer before you understand the extent of your harm. Consult our experienced injury attorneys at no cost before making any quick decisions.

4. Denying Insurance Claims Without a Clear Explanation

If you receive a vague denial letter or the insurance company tries to apply some unexplained policy loophole, it may be a sign that they are trying to avoid paying your claim. Failing to explain its reasoning is unfair and may even violate the law. Always demand a detailed response—in writing—explaining why the company is denying your claim or minimizing it with a low offer.

Insurance companies are required to act with transparency when denying claims. Acting in bad faith can be grounds for legal action. For example, Utah Code 31A-26-303 lists examples of unfair settlement practices, including failing to provide reasonable explanations for denials or offering you less money to settle.

Other states, including Idaho and Arizona, also have bad faith insurance laws addressing unfair and deceptive practices.

5. Pressuring You Not To Involve a Lawyer

If an insurance claims adjuster discourages you from securing legal representation, it may be a red flag that the company has something to hide.

Partnering with an attorney is about exercising your rights, not threatening the insurer. If the insurance company is acting fairly and in good faith, it should have nothing to fear when you decide you want an attorney on your side.

Insurance laws are complex, and some insurers count on you not understanding them. An adjuster may advise that you cannot have a lawyer review your settlement or the language releasing the company from further liability. If an insurance company pushes you to go it alone, it's time to talk to someone who's on your side.



Partner With Us to Level the Playing Field Against Insurance Companies

An insurance policy should provide peace of mind, not add to your stress after an accident. Seek help from an experienced personal injury attorney at the first sign that an insurance company is acting in its interests rather than yours. Our skilled attorneys will intervene on your behalf and see to it that the insurer treats your claim fairly.

At Feller & Wendt, LLC™, we have over 70 years of combined experience and a 99 percent success rate in personal injury cases. We know how to counter insurance company tactics and get full and fair compensation for your claim. Our case results include recovering over \$85 million, and our client testimonials showcase how our client-first approach, experience, and legal knowledge have led to successful outcomes.

If you see any warning signs of bad faith on the part of an insurance company, don't delay. Our diligent team of attorneys can help you understand your rights and advise you on next steps. Contact us for a free consultation by calling 801-499-5060 or completing our online contact form.