

## Avoiding Bad Faith Insurance Practices

Bad faith insurance practices do happen although they're not as common as some people think. After reading through the information at [Injury-Settlement-Guide.com](http://Injury-Settlement-Guide.com), you should be able to present your case with enough professionalism that an insurance adjuster won't try any tricks. In case they do, here are some bad faith insurance claim practices you should look out for and learn to handle.

The first bad faith insurance practice is telling you that you waited too long to file. This will only happen if you really stretched things out before filing. The truth is, as long as you're within the statute of limitations, there's little they can do about the fact that you waited. If there was a great delay in processing your claim, it's their job to prove to a judge that the wait was too long. In almost every case they won't be able to make this stick.

Another common bad faith insurance practice is the adjuster telling you to settle with the other insurance company (if there is one). This isn't your job to do. Until one of the insurance companies you're dealing with informs you that they'll act as the primary insurer, you deal with both equally. If they try this, politely explain that they should work out who's going to act as primary amongst themselves.

There are also adjusters who try to argue that your expenses weren't out of pocket, so they shouldn't have to pay. This is wholly untrue. Even if your damages have been covered by your own insurance, you still have a right to seek a settlement in a third party claim. The rules of subrogation still apply, but that's between you and your own insurer. The only time you can't seek a third party settlement is when you've signed away that right to your own insurer (read your policy carefully).

The mere suggestion of bad faith insurance claim practices can often make the adjuster take notice. That doesn't mean you should come right out and say something like that. You still want these people to like and respect you, otherwise they can make your life quite difficult. Try to move past everything. If they continue to act in bad faith ask to speak to their supervisor or take your concerns to your state department.

Sometimes the actual negotiation brushes on bad faith insurance practices. This doesn't apply to cases where you simply can't agree. It's bad faith when the adjuster doesn't give you reasons to defend their low offer.

If they can't give you reasons, or you think their reasons continue to be unjust, you can take the following action:

Write a letter to the adjuster and their supervisor, advising them that you believe they are using bad faith insurance practices. Include a statement that you will contact the state department of insurance if matters don't change. Then be prepared to follow through and actually contact the state department. If they continue to work against you, you'll have to contact a lawyer and go through with filing a lawsuit.

## About the Author

Author About:

Arthur Gueli works with his brother Charles (a licensed personal injury attorney) teaching injured people how to protect their rights and obtain fair compensation for their damages. Learn more about how to protect your rights and get a fair injury settlement at this page on their free educational website: [Injury-Settlement-Guide.com/your-insurance-settlement.html](http://Injury-Settlement-Guide.com/your-insurance-settlement.html)

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