

Insurers Shirking Their Responsibilities

There is a growing concern over the behaviour of UK insurance companies and how they are contacting individuals just days after an accident after they have suffered an injury. The insurance companies in question are advising the victim to waive their right for compensation and accept a payment from the insurance company which is a considerable amount less than what they would receive in damages by being represented by an injury lawyer.

Growing Concerns

The concern is so deep that claimant lawyers and trade unions have submitted a dossier to the FSA (Financial Services Authority). The difference in amounts awarded between what an insurance company is offering initially and to what a claimant would receive by having representation is staggering. Insurance companies are also being accused of 'harassing' individuals days after the accident by constantly cold-calling, appearing on the door step and using pressurising tactics to waive an individuals right to claim compensation. Even in some instances posting cheques out to the injured party in the hope that they will accept their below par offers.

Explaining Third-Party Capture

This approach has been termed, 'third-party capture', and it is a model that more and more insurance companies will partake in to slash paying out proper compensation damages.

An example of how the model works : If a person has been injured in an road accident and receives whiplash (neck injury) they may be contacted by an advisor working for their insurance company not once but on a number of occasions in the very first few days after the accident telling them that they do not need to pursue a [claim for compensation](#) and that they would pay them a figure of £1,500 as a final settlement to cover medical bills, repairs, time off work etc... However, if the victim in this example were to contact a personal injury lawyer they might find that their compensation claim was worth £15,000 instead of £1,500 offered by the insurance company.

The main areas of concern are do not accept or sign anything from an insurance company without seeking legal advice first if you have been the victim of an injury through no fault of your own. Be extremely wary of insurance companies cold-calling you or knocking on your door and pressurising you into accepting their offer.

Seek Proper Advice from a Personal Injury Lawyer

Always seek out a proper, experienced [injury lawyer](#) in accident related injuries. They can give you the best advice available on how to deal with your claim and make sure you get the damages you are expected to receive from the insurance companies instead of decreased payouts that will only add to your stress and worry after the accident.

Remember Insurance Companies act in the interests of there Shareholders and work to pay you as little as possible; whereas your very own Injury Lawyer, under Law Society Rules, has to act in your best interests which means maximising your claim and settling the claim as quickly as possible.

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