

SIMPLE SECRETS ABOUT WORKERS' COMPENSATION

WORKERS' COMPENSATION SPECIAL REPORT

SECRETS INSURANCE COMPANIES DON'T WANT YOU TO KNOW ABOUT WORKERS' COMPENSATION CLAIMS

The most important thing you must understand when dealing with insurance companies after a work-related accident is that they are in the business of providing insurance **to make money.** Insurance companies have to pay dividends and answer to stockholders. There is nothing wrong with this unless **you do not realize this truth.** Everything that insurance companies do, including the handling of your claim, is intended to make money. Insurance companies expect to pay some money on claims that occur as a result of work-related accidents. The amount of money they expect to pay on claims is called "reserves." However, if an insurance company can pay less than their "reserves", the additional profit goes into their stockholders' pockets and not to the accident victims.

Insurance companies make money by paying as little as possible on your workers' compensation claim. They know you are going to be involved in a work-related accident because the odds of you being insured on the job have already been calculated and determined. If they can pay you less than the value of your claim because you are not knowledgeable about the value of your claim, then the insurance company has made a profit. **Understanding this concept is the most important thing about workers' compensation claims.** The reason it is so important is that since insurance companies are in the business to make money, they can make more money by paying you less than the fair value of your claim. **Anything you say to the insurance company about your work-related accident can and will be used against you, when possible, to make a profit for the insurance company.** This is why you hear so many attorneys tell you not to give recorded statements to insurance companies and to limit your conversations with them to not more than what is absolutely necessary.

When you provide a signed release authorization to the insurance adjustor in a workers' compensation claim, you are allowing them to get your medical records and employment records. You are giving the insurance adjustor the tools to limit the value of your claim by finding out as much negative information about you as they possibly can.

Work-related injuries and accidents take time and knowledge to investigate properly. I have the experience and knowledge to handle workers' compensation claims and to deal with the "profit center" motive of the insurance companies in the workers' compensation insurance industry. It is important to be educated by an attorney about your rights and about what should or should not be done in your workers' compensation claim as soon as possible after your accident. Call for a free consultation, which will provide you with the specific information about what can or cannot be done in your particular case. There is no obligation with the consultation.

If we are able to take your case, we do not charge you an attorney fee if for some unknown reason we are unable to make recovery for you. Call (316) 263-0001 or toll-free at (888) 263-0001. The office is located in downtown Wichita at 532 N. Market, Wichita, KS 67214

This special report comes from the Law Offices of Roger A. Riedmiller, Attorney at Law.