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Dealing with Insurance Companies After a Car Accident in Las Cruces: Are They on Your Side?



The aftermath of a [car accident](#) can be incredibly traumatic and challenging. Dealing with insurance companies adds another layer of complexity, and it's important to understand that their interests may not align with yours. In this article, we look into some of the [common tactics](#) used by insurance companies and offer guidance on protecting your best interests.

Common Tactics Insurance Companies Use to Minimize Your Payout

1. **Lowballing Offers:** Insurance companies are notorious for making lowball offers to injured victims. They hope that you'll be tempted to accept the offer quickly, without seeking legal counsel, to avoid the hassle of a drawn-out claims process.
2. **Dragging Out the Process:** Insurance companies may try to delay the claims process for as long as possible. This can make it difficult for you to receive the compensation you deserve, as your medical bills and other expenses may continue to pile up.
3. **Asking for Fault Admission:** Insurance companies may try to pressure you into admitting fault for the accident. This can be difficult to resist, especially if you feel guilty or responsible for the crash. However, it's important to remember that

admitting fault can significantly reduce your chances of receiving fair compensation.

4. **Questioning Your Injuries:** Insurance companies may try to minimize the severity of your injuries. They may ask you questions about your medical history or suggest that your injuries are not as serious as you claim.
5. **Offering Medical Examinations:** Insurance companies may offer to conduct independent medical examinations (IMEs) to assess the extent of your injuries. However, these exams are often conducted by doctors who are biased towards the insurance company and may not accurately represent your condition.

Protecting Yourself from Insurance Tactics

1. **Seek Legal Counsel Early:** An [experienced personal injury](#) attorney can help you navigate the insurance claims process and ensure that you receive the compensation you deserve.
2. **Document Everything:** Keep detailed records of your injuries, medical treatment, and lost wages. This documentation will be crucial in supporting your claim.
3. **Be Cautious About What You Say:** Don't make any statements to the insurance company without first consulting with a Las Cruces car accident attorney. Even seemingly innocuous statements can be used against you.
4. **Don't Accept Lowball Offers:** Don't be pressured into accepting a lowball offer from the insurance company. Take the time to understand your rights and negotiate for fair compensation.
5. **Be Patient:** The insurance claims process can be lengthy and frustrating. Be patient and persistent in pursuing your claim.

The Law Offices of Kenneth G. Egan Can Help

Contact [The Law Offices of Kenneth G. Egan](#) today or give us a call at (575) 523-2222 to get started with a free consultation. Don't go at this alone – let our experienced car accident attorneys help! We are located at 1111 Lohman Avenue, Las Cruces, NM, 88001 and are proud to service the surrounding areas, including Doña Ana, Santo Tomas, La Mesa, Fort Selden, Radium Springs, and beyond.