

However, if you were wise enough to have high limits on your own policy of Underinsured or Uninsured of a minimum of \$1 million, now you have bargaining powers with your own insurance company. It is still going to be a battle. You are now an adversary to your own insurance company.

How can SMBI help you? First, I cannot give you any legal advice. If I did, each state would have some issues with my company.

“Cat” claims just are the most time-consuming case for an insurance company. When I was claims manager, it was my job to watch the “loss ratio” and the setting of “proper reserves.” It would have been very helpful if I would have had LexisNexis on our payroll. Until you start training with them, you cannot realize how much information the “Advance Program and Verdict and Settlement Analyzer can help you determine what is a reasonable settlement.

Each case is different. It comes down to the documentation of the case. A company like SMBI is rare in the insurance business. Past work experience is very important in the claims business. I have always said that I have settled a case on every part of the human body. That is why my intake form is so detailed because the adversary is looking for any errors of judgment on your part to reduce the value of your case. I do not hide any information from the insurance company, I just find more reasons why they more responsible for your injuries than you are. Think about it, two cars come together. Percentages are going to show both were at fault but not equally. Each state has adopted laws that percentages will not be a major factor unless you were the majority at fault. To start with, I need pictures of the scene, including close shots of the skid marks. Probably, eye ball witnesses are the best for the case. Problem there is the witness does not want to be involved.

Schedule a free conference with me and I will give you 30 minutes of my time and experience to assist you in your case. There is no obligation. We talk and if you like what you hear, you make the decision.

Best of Luck!