# How Insurance Companies Use Guilt and Pressure Against Injury Victims

## The Guilt Trip, the Fast Offer, and the Georgia Rules That Protect Injured People

Insurance companies use guilt and pressure against injury victims in Georgia to keep claims small and lawyers out of the picture. The tactics are rarely obvious. An adjuster may sound friendly while hinting that a personal injury claim is greedy. The same adjuster may warn that a fair offer will disappear if the injured person waits too long.

Gary Martin Hays has represented injured Georgians for more than 30 years. During a Power Hour segment on 97.1 The River, he said the insurance industry has "done a masterful job making people feel guilty for calling an attorney if they're hurt." He added, "They accuse them of trying to win life's lottery, jackpot justice, just out there trying to get rich off the system."

The Georgia injury lawyers at Gary Martin Hays, LLC know exactly where that pressure comes from. Before he represented injured people, Gary worked for insurance companies. He learned how carriers evaluate claims, minimize payouts, and push accident victims to settle for less. Now he uses that knowledge to protect injured people instead.

**Key Takeaways**

- **Guilt Is a Claims Tactic** – Framing an injury claim as greed can push people to accept less or skip legal help, and both outcomes save the insurer money.
- **Friendly Doesn't Mean on Your Side** – The other driver's adjuster works for the insurance company, and you have no duty to give that company a recorded statement.
- **An Apology Can Become a Fault Argument** – Georgia reduces damages by the injured person's share of fault and bars recovery at 50 percent or more.
- **Offer Deadlines Are Often Artificial** – A "limited time" settlement offer isn't the legal deadline, which for most Georgia injury lawsuits is two years from the injury.
- **Hiring a Lawyer Is Your Right** – Georgia ethics rules require a contingency fee agreement to be in writing, so the terms are clear before the case begins.

https://www.youtube.com/shorts/aN-YD1noQIM

### Why Do Insurance Companies Make Injury Victims Feel Guilty?

Guilt works because most injured people don't want to be seen as someone working the system. A person who feels greedy for asking is more likely to take the first offer. That same person is less likely to call a lawyer. Both choices tend to lower what the insurer pays.

"When the insurance company makes people feel guilty for hiring an attorney, they take advantage of that," Gary said. He described the pitch injured people often hear from adjusters: "You don't need a lawyer. We're going to do right by you." That reassurance comes from a company with a financial stake in paying less.

Gary also pointed to a double standard. After an adjuster talks with the injured person, he said, the insurer will often "call their own lawyers saying, 'Okay, this is what they said. What should we do next?'" The company leans on legal advice while discouraging the injured person from getting any. "That's wrong," Gary said. "I hate the hypocrisy."

## Pressure Tactics Adjusters Use After a Georgia Crash

Guilt rarely shows up alone. It usually comes with tactics meant to rush or rattle an injured person before the claim's value is clear. Gary warned that insurers "will delay the claim and they're going to take advantage of them" when injured people are struggling financially.

- **The Friendly Recorded Statement** – An adjuster may call within days to get your side of the story on tape. Those answers can be used against you later, which is why there are things you should never say to the insurance company.
- **The Broad Medical Authorization** – A form presented as routine paperwork can open years of unrelated records to the carrier. That's why it's worth asking whether to sign a medical authorization form at all.
- **The Exploding Offer** – A settlement offer that "expires" in a week can push a person to sign before treatment ends. At that point, the full cost of the injury isn't known.
- **The Minor Crash Argument** – Light vehicle damage gets used to suggest no one was hurt. In reality, low-impact crashes can cause soft tissue injuries with lasting pain.
- **The Social Media Watch** – Insurers use social media to undermine injury claims. A photo from a family event can be framed as proof that an injury isn't serious.

Some insurer conduct crosses a line. The Georgia Office of Commissioner of Insurance and Safety Fire accepts consumer complaints about how claims are handled. A complaint can document the problem, but it doesn't replace a legal claim for the injury itself. It also won't pay for medical bills or lost income.

## Is It Wrong to Hire a Lawyer After an Accident?

No. Pursuing a valid injury claim is how Georgia's civil justice system is built to work. Georgia requires drivers to carry liability insurance so the people they injure can be compensated. Asking that coverage to pay for real medical bills and lost income isn't greed. A lawyer can help make sure nothing is left on the table.

Some people worry that a lawyer will take most of the money. Under Rule 1.5(c) of the Georgia Rules of Professional Conduct, a contingency fee agreement must be in writing. It must also explain how the fee and case expenses will be calculated. That way, there are no surprises about what it costs to hire a personal injury lawyer.

The same rule requires the lawyer to give the client a written statement when the case ends. That statement shows the outcome, the amount sent to the client, and the amount of the attorney's fee. Those protections exist so injured people can hire help with confidence instead of guilt.

## How Georgia's Fault Rule Turns an Apology Into Leverage

Guilt can also creep into how people describe a crash. Saying "I'm sorry" or "I didn't see them in time" can feel like simple politeness. An adjuster may treat those words as an admission. That matters because of Georgia's modified comparative fault rule, O.C.G.A. § 51-12-33.

Under that statute, damages are reduced by the injured person's percentage of fault. Anyone found 50 percent or more responsible recovers nothing. A comparative negligence argument built on an offhand remark can cut a claim's value. Fault discussions belong with a lawyer, not an adjuster.

## What Can a Georgia Injury Claim Include?

Guilt often leads people to ask only for the emergency room bill. Georgia law allows recovery for much more when another driver's negligence causes an injury. Once a release is signed, any category left out is usually gone for good. It helps to see the full picture before talking numbers.

| Type of Loss | What It Can Cover | Why People Leave It Out |
|---|---|---|
| Medical Expenses | Emergency care, surgery, therapy, medication, and future treatment | Future care hasn't been billed yet, so it's easy to overlook |
| Lost Income | Missed paychecks, used sick leave, and reduced earning ability | People feel awkward asking to be paid for time away from work |
| Pain and Suffering | Physical pain, emotional distress, and lost enjoyment of life | It has no receipt, and adjusters often treat it as optional |
| Property Damage | Vehicle repair or replacement, a rental car, and damaged personal items | It's handled quickly and separately, so people assume the claim is finished |

Lost wages in a Georgia injury claim can reach beyond missed shifts to the loss of future earning ability when an injury limits the work someone can do. Noneconomic losses are harder to measure. Still, there are established ways pain and suffering is calculated, and those losses deserve a place in any demand.

## How the Pressure Can Build in a Real Claim

Picture a Marietta nurse who is T-boned at an intersection on Roswell Road. Over the next week, she develops neck and shoulder pain. The other driver's adjuster calls, apologizes for the trouble, and asks for a recorded statement and a signed medical authorization. Then the adjuster offers $3,500 if she accepts by Friday.

She hesitates to ask for more because the crash "wasn't that bad," and a coworker jokes about her hitting the jackpot. A lawyer could step in, handle every call with the insurer, and limit which records it sees. The demand could then wait until her treatment and missed shifts are fully documented. A fake deadline wouldn't drive the decision.

## You Don't Owe the Insurance Company an Apology

Gary's message to injured Georgians is simple: "Don't let the insurance company play games with you." He has written books to help injured people understand the system, and he makes the first step quick. "You can call me and within 10 minutes I can tell you whether or not you have a viable claim and whether or not I can help you," he said.

Has an adjuster made you feel guilty or rushed after a Georgia accident? Schedule a free consultation with our team. With our No Fee Guarantee, you don't pay anything unless we win your case, so finding out where your claim stands costs nothing. We can explain your options before you sign anything.