

TOP SECRET LEAK

The Insurance Adjuster's Confidential Playbook (Leaked Copy – For Adjuster Eyes Only)

Chapter 1: The Golden Delay

- Objective: Time is your best friend.
- Rule: Never rush a payout. The longer a claim drags on, the more desperate the injured person becomes.
- Tactic: “ We ’ re still reviewing your paperwork ” works wonders for buying weeks or months.
- Pro Tip: People have bills. The more stressed they are, the more likely they ’ ll settle for less.

Chapter 2: Friendly Faces, Empty Promises

- Objective: Get trust before giving trouble.
- Rule: Always sound like you care.
- Example: “ How are you feeling? ” opens the door for friendly small talk before asking questions that could hurt their claim.
- Pro Tip: The friendlier you are, the more likely they ’ ll give you information you can use against them later.

Chapter 3: Record Everything (and Use It)

- Objective: Turn their words into your weapon.
- Rule: Call them early, before they speak to a lawyer.
- Ask casual-sounding questions like “ What were you doing before the accident? ”
- Why: Even small inconsistencies can be used to question credibility.

Chapter 4: The Quick-Cash Trap

- Objective: Close cheap and fast.
- Rule: If liability looks bad for us, offer a small settlement immediately.
- Tactic: “ We just want to help you move forward ” works beautifully.
- Pro Tip: Most people underestimate the true value of their claim.

Chapter 5: The “ Missing Paperwork ” Routine

- Objective: Keep the process messy.
- Rule: Request documents one at a time instead of all at once.
- Why: This slows things down and increases frustration.
- Pro Tip: If they miss a single deadline, you can justify denying or reducing the claim.

Chapter 6: Downplaying Damages

- Objective: Minimize medical costs.
- Rule: Always say treatment was “ excessive ” or “ unnecessary. ”
- Suggest alternative causes for the injury (“ Maybe it was from an old sports injury? ”).
- Pro Tip: Plant doubt early, even if you know the injury is legitimate.

Chapter 7: Divide and Conquer

- Objective: Keep them away from lawyers.
- Rule: Remind them “ lawyers just take a cut ” and “ you don ’ t need one. ”
- Why: Lawyers know our playbook, and they make us pay more.
- Pro Tip: If they hire an attorney, the game changes. Avoid it at all costs.

Chapter 8: The Final Move

- Objective: Pay as little as possible, as late as possible.
- Rule: Always leave room for “ final review ” before cutting a check.
- Pro Tip: Every extra day we hold their money is interest in our bank account, not theirs.

Do not speak to an adjuster before you speak to us. Call (323) 782-0535.

About Attorney Emily Ruby

Emily Ruby is the owner of Greenberg & Ruby Injury Attorneys and a leading trial lawyer in complex catastrophic injury and wrongful death cases. With a 97.4% success rate, she has personally secured over \$100 million for clients. A graduate of CAALA 's Trial Academy and recognized by Forbes among the Best Wrongful Death Lawyers, Emily tries cases to verdict and has obtained eight-figure and multi-million-dollar results for injured clients and families. Focus areas include workplace and construction injuries, dangerous property conditions, defective products, explosions and fires, commercial trucking, auto and motorcycle collisions, and pedestrian and bicyclist injuries. Notable results include a \$12.6M settlement involving unsafe roadway design and an \$8M+ premises liability and assault resolution. Emily is also a contributing writer for Advocate Magazine.

Injured? Talk to Emily Ruby and our team today.

Free Consultation • Call (323) 782-0535 • greenberggrubylaw.com

Disclaimer: This “playbook” is satire. While the tactics described are exaggerated for effect, insurance companies often use delay, underpayment, and other strategies to protect their profits. For real legal advice and advocacy, contact Greenberg & Ruby Injury Attorneys.