



# The People's Lawyer®

*"I May Not Handle Every Injury Claim In Northeast Florida... But I Sure Am Gonna Try!"*™

**News From Accident Lawyer John Fagan**

**1-844-JOHN-411**

Car & Motorcycle Accidents | Dog Bite | Nursing Home Neglect | Slip & Fall | Workers' Comp

*I thought you might want to know:*

## Insurance Adjuster Tricks: Canvassing The Neighborhood

Insurance companies have a vested interest in investigating any claims that appear suspicious or exaggerated. Sometimes, they go so far as to conduct their own private investigations on claimants. They might perform a "sub rosa investigation" or "activity check," which are just more terms for undercover investigations. The adjuster (or someone working for them) will travel to your neighborhood and ask your neighbors what they can say about your physical condition and your injuries.

"Is he up and about a lot?" "Have you seen him doing yard work?" "Does he take a lot of walks or go jogging?" "Did you know that he claims he is disabled due to injuries?" These are some of the questions the adjuster might ask your neighbors.

By itself, this information might not be admissible to your case. But if the adjuster obtains detailed information that you are physically active, their suspicions will be aroused, and they might take further steps such as hiring a genuine private investigator to look into your case further.

However, the adjuster needs hard evidence such as photos or video to deny or discredit your claim, and such evidence is time-consuming and expensive to procure (imagine an investigator camping out for hours in a surveillance van).

If you or someone you know has been injured in an accident, call me for a free consultation. **1-844-JOHN-411 (1-844-564-6411)**



*If an adjuster canvasses the neighborhood and finds out that you are physically active, a private investigator may look into your case.*

It is commonplace for insurance companies to hire private investigators to "spy" on injured claimants.

These "spies" may video tape or photograph you in the hope that they can find you performing physical activities so the insurance company can later say that you were exaggerating your injury.

This kind of "spying" and filming can take place around your home or in the most unlikely places such as the parking lot of a grocery store. We have even seen films, which were taken in woodlands and forest areas.

So, be extremely careful regarding any physical activity, which you undertake unless your treating physician specifically authorizes it. Not only may you further injure yourself by overexerting, but months later you may find yourself trying to explain videotapes of activities you do not even remember doing.



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## We Love Referrals!

Many people who need a good lawyer do not know where to turn.

If you or someone you know has been injured and needs legal help, call us for a FREE consultation:

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## How Do Insurers Sniff Out Plaintiff Fraud?



Insurers need a way to sniff out the potentially fraudulent injury claims from the legitimate ones.

The fishy-looking ones get sent to the Special Investigation Unit for further inquiries.

Here are some telltale signs of fraud that insurers look for and which you should avoid, lest the insurer suspects your case is not entirely honest.

- Poor identification: The claimant cannot produce solid, reliable identification.
- Sketchy, unconfirmable address: The claimant cannot provide a permanent address and instead uses the addresses of friends or PO boxes for all communication.
- Avoiding the postal service: The claimant tries to avoid mailing documents and instead hand-delivers documents, likely because the claimant is aware of mail fraud laws.
- Whether it's fair or not, insurers are more skeptical of claimants who experienced financial difficulties prior to the accident, as they have more of an incentive to fabricate or exaggerate a claim for a higher payout.



### Ingredients

- 2/3 cup all-purpose flour
- 5-1/2 cups flaked coconut
- 1/4 teaspoon salt
- 1-14 oz. sweet condensed milk
- 2 teaspoons vanilla extract

### Directions

- Preheat oven to 350 degrees. Line cookie sheets with parchment paper or aluminum foil.
- In a large bowl, stir together the flour, coconut and salt. Stir in the sweetened condensed milk and vanilla using your hands until well blended.
- Use an ice cream scoop to drop dough onto the prepared cookie sheets. Cookies should be about golf ball size.
- Bake for 12 to 15 minutes in preheated oven, until coconut is toasted.

## Coconut Macaroons