

# Tactics Insurance Companies Use To Undervalue Motorcycle Accident Claims

## Why Bikers Need Legal Protection After a Motorcycle Wreck in Georgia

[Motorcycle accidents](#) in Georgia often result in severe, life-altering injuries. But when an injured motorcyclist tries to seek compensation, the insurance company doesn't make it easy. In fact, insurers have developed a playbook of tactics designed to minimize payouts, especially in motorcycle cases where bias and misinformation are already working against the rider.

At the [Law Office of Gary Martin Hays & Associates, P.C.](#), we've seen how insurance companies in Georgia operate behind the scenes. We've fought back against their efforts to reduce or deny compensation, and we know what it takes to win. If you've been injured in a motorcycle crash, here's what you need to watch for—and why having a motorcycle accident lawyer can make all the difference.

## Why Motorcycle Accident Claims Are Treated Differently

Insurance companies don't view motorcycle crash claims the same way they do car accident claims. In their eyes, motorcyclists are risk-takers. They may lean on outdated stereotypes to assume a rider was speeding, weaving through traffic, or not wearing proper gear, even when there's no evidence to support those claims.

This bias affects how insurance adjusters approach negotiations. They know motorcycle crashes often involve:

- Catastrophic injuries (brain trauma, spinal cord damage, amputations)
- Higher medical bills and long-term care needs
- Emotional trauma and loss of quality of life

Instead of offering fair compensation, insurers look for ways to shift blame, delay the process, or overwhelm riders into accepting lowball settlements.

## Common Insurance Company Tactics in Georgia Motorcycle Claims

### 1. Blaming the Rider, Even When the Other Driver Was at Fault

In Georgia, modified comparative negligence laws mean you can be denied compensation if you're found 50% or more at fault. That gives insurance companies a huge incentive to argue that the rider caused or contributed to the crash.

They may claim you:

- Were speeding or lane-splitting
- Weren't wearing visible clothing or a DOT-approved helmet
- Failed to yield, signal, or stay within your lane

- Made a sudden or “reckless” move

Often, these arguments rely on speculation or misinterpretation of the evidence. Without legal help, injured motorcyclists may struggle to push back.

## **2. Using Your Injuries Against You**

Insurance companies often downplay the severity of a biker’s injuries or claim they were pre-existing. They may request full access to your medical history, hoping to uncover old injuries or conditions that can be used to justify a smaller payout.

If you hesitate to seek medical treatment—or if there’s any gap in care—they may argue your injuries aren’t serious. This is why it’s crucial to see a doctor immediately after the crash and follow all recommended treatment plans.

## **3. Offering a Quick Settlement Before You Know the Full Costs**

One of the most common tactics is to call the injured motorcyclist days or even hours after the crash and offer a fast settlement. It may seem like a relief in the moment, but the amount rarely reflects the long-term impact of the injury.

Once you accept, you typically can’t go back and ask for more—even if you later need surgery, miss more work, or suffer complications. A fair settlement should cover all past and future damages, not just what’s obvious up front.

## **4. Delaying the Claims Process**

Insurance companies know injured riders are under financial pressure. Delays can push victims to settle out of desperation. Adjusters may:

- Fail to return your calls or emails
- “Lose” paperwork and ask you to resubmit it
- Blame other parties or claim they’re waiting on police reports
- Require unnecessary documentation to slow things down

These tactics are frustrating and unfair, especially when you’re trying to heal and support your family.

## **5. Disputing Liability Based on Police Reports or Witness Bias**

Even if a police report favors the motorcyclist, insurers may argue the responding officer was mistaken or that eyewitnesses didn’t see everything. In some cases, they use vague or conflicting statements to dispute fault.

Motorcyclists are also more likely to encounter biased witness accounts. Someone might assume the biker was speeding or weaving simply because of the type of vehicle involved, not because they actually saw reckless behavior.

## **How an Experienced Motorcycle Accident Lawyer Levels the Playing Field**

Without legal help, the cards are stacked against injured riders. At Gary Martin Hays & Associates, we help bikers fight back by:

- Conducting independent investigations to challenge insurance narratives
- Gathering black box data, traffic camera footage, and accident reconstructions
- Interviewing credible witnesses who support the rider's side of the story
- Working with medical experts to document long-term injury impact
- Calculating the full value of your claim, including pain and suffering

When insurance companies know you have a lawyer who's prepared to go to trial, their tone often changes. Our firm has recovered millions for Georgia motorcyclists, and we know what it takes to force insurers to take your case seriously.

## **What Your Motorcycle Injury Claim May Be Worth**

Every crash is different, but motorcycle accident claims often include compensation for:

- Emergency medical treatment and hospitalization
- Surgeries, physical therapy, and long-term rehabilitation
- Lost wages and reduced future earning capacity
- Permanent disability or disfigurement
- Pain and emotional suffering
- Property damage (bike repair or replacement)

We fight for maximum compensation because we know how much is on the line. You deserve the resources to recover fully and rebuild your life, not just a fraction of what you're owed.

## **What To Do If You're Hurt in a Georgia Motorcycle Crash**

If you're hit while riding your motorcycle, follow these steps:

- Call 911 and report the crash, even if injuries seem minor.
- Get medical attention immediately and document all injuries.
- Do not give a recorded statement to the insurance company.
- Take photos of the scene, your bike, and visible injuries.
- Call a motorcycle accident attorney before signing anything.

Insurance companies move fast to protect their bottom line. You need someone to protect your future just as aggressively.

## **Let Georgia's Power Law Firm Fight for You**

At Gary Martin Hays & Associates, we take motorcycle accident claims seriously because we understand the devastating impact these crashes can have. If you've been injured and the insurance company is trying to delay, deny, or devalue your claim, don't face them alone.

We offer free consultations, and you don't pay unless we win. With office locations across Georgia, our attorneys are ready to meet you wherever is most convenient for you.

[Contact us online](#) to schedule your free case evaluation. Let's fight back together.