**Referral Letter w/Special Report on Claims Adjuster Tactics**

Dear \_\_\_\_:

I hope this letter finds you well. I’m writing to you today for three reasons:

1. To pass along a copy of my Special Report exposing the underhanded tactics used by some insurance claims adjusters;
2. To offer you a free consultation with me and a discount on any legal services I provide; and
3. To ask for your help.

**Negotiating Directly with the Claims Adjuster: A Cautionary Tale**

Before you read my Special Report, let me tell you what prompted me to write it. Recently I received a phone call from “John,” who was referred to me by a trusted client. Several months ago, John was injured in a car accident. He had been trying to negotiate a settlement of his claim with the insurance company for the driver who hit him. Despite the fact that John had made many phone calls to the claims adjuster and had provided copies of his medical records and other documents to support his claim, nothing happened. Months passed, and John did not receive a penny to help him pay his medical bills or to compensate him for the pain and suffering he had endured. To make matters worse, when the adjuster finally did make an offer, it was insultingly low – barely enough to cover John’s medical expenses. By the time he called me, John was at his wit’s end -- frustrated, angry, and out of patience.

John asked me to represent him on his personal injury claim. Once I got involved, the adjuster backed off his hardline position, and we were able to negotiate a prompt and fair settlement.

**The Cold Hard Truth**

John’s story is a common one, and a vivid example of some hard truths about insurance companies:

1. Insurance is a for-profit business.
2. The insurance claims adjuster is *not* your friend; he is an employee of the insurance company.
3. It is the adjuster’s job to pay you as little as possible to settle your claim.

As John learned the hard way, ***if you are not a sophisticated negotiator, you may get far less than your claim is worth.***

**I Can Help**

To help you avoid the frustration John experienced in dealing with the insurance company, I have enclosed two important items with this letter:

1. **Special Report: Common Claims Adjuster Ploys and Dirty Tricks**

Knowledge is power when it comes to dealing with insurance companies. My Special Report explains the more common tricks and ploys used by claims adjusters, including lowballing, various means of stonewalling, and offering to “help” by gathering medical records for you. If you want to try to resolve your personal injury claim on your own, don’t say anything to the adjuster until you’ve read this Special Report.

1. **Legal Services Coupon**

As John’s experience proves, sometimes the best way to deal with a claims adjuster is to let your personal injury attorney do the talking for you. Enclosed is a Legal Services Coupon. This coupon entitles you to a FREE thirty-minute consultation with me *and* a $150 discount on my fee if I provide additional legal services for you. To redeem your coupon, just call my assistant, \_\_\_\_, to schedule an appointment, and bring the Coupon with you when you come to see me.

**A Request For Your Help**

In addition to the Special Report and the Coupon for you, I have enclosed with this letter three Referral Discount Cards. Each card is good for a FREE thirty-minute consultation with me and a $100 discount on my fee. Please give these cards to your family members, friends or colleagues at your first available opportunity, even if you think they don’t need a lawyer right now. If your friend should ever be injured in an accident or need legal advice on some other matter, he will thank you for saving him money and, perhaps just as importantly, for saving him the time and stress of searching for a lawyer he can trust.

To redeem the Discount Cards, your friends or family members simply have to call the number on the card. My assistant, \_\_\_\_, will help them schedule an appointment with me.

**In Closing**

I hope you find my Special Report to be both interesting and valuable. If you would like more information on this topic, feel free to call me. Finally, I thank you, in advance, for your help in handing out the Referral Discount cards. Referrals from trusted clients are a big part of the way I grow my law practice.

I’ll be in touch again soon.

Best regards,

[Signature]

P.S. If you would like additional copies of my Special Report to give to you family, friends or colleagues, along with the Referral Discount Cards, please call me. I will be happy to send them to you.

P.P.S. Be sure to put your name on the Discount Cards before you hand them out, so I will know who to thank for the referrals.

[Side 1]

**Legal Services Coupon**

**For my valued clients**

**[Attorney]**

**[Address]**

**[Phone, email]**

This coupon entitles you to a **FREE 30-MINUTE CONSULTATION** with me and a **$150** **DISCOUNT ON MY FEE** if you decide to enlist my help to provide additional legal services. My fee is deducted from any recovery I obtain for you. You pay nothing up front. I charge **NO FEE** unless I win your case.

The next time you have a legal question or need the help of an attorney, please call me.

I appreciate the trust you have shown in me in the past, and I look forward to another opportunity to earn your trust in the future.

***Expires: [date]***

[Side 2]

To get your **FREE CONSULTATION** and your **$150 DISCOUNT ON MY FEE**,just call my office (###-###-####). My assistant, \_\_\_\_\_\_, will help you schedule an appointment. Bring sure to tell \_\_\_\_\_ that you have a Legal Services Coupon and to bring the coupon with you when you come.

***Expires: [date]***

[Side 1]

**Personal Injury**

**Referral Discount Card**

**[Attorney]**

**[Address]**

**[Phone, email]**

Congratulations! You have been referred to me by one of my valued clients.

This card entitles you to a **FREE 30-MINUTE CONSULTATION** with me, regarding your personal injury case. During this meeting, I will explain your options and answer your questions.

In addition, if you decide to enlist my help, this card entitles you to a **$\_\_\_** **DISCOUNT ON MY FEE**. My fee is deducted from any recovery I obtain for you. You pay nothing up front. I charge **NO FEE** unless I win your case.

***Expires: [date]***

[Side 2]

To get your **FREE 30-MINUTE CONSULTATION** and your **$\_\_\_ DISCOUNT ON MY FEE**, just call my office (###-###-####) and tell my assistant, \_\_\_\_\_, who referred you. She will help you schedule a time to meet with me. Bring sure to bring this card with you to the consultation.

Your Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Referred by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***Expires: [date]***