

Dealing With Insurance Companies After a Motorcycle Accident in Palm Beach Gardens

An experienced Palm Beach Gardens attorney explains what injured riders need to know

A [motorcycle accident](#) in Florida can leave you dealing with serious injuries, pain, extensive medical care, and a severely damaged motorcycle. Then the insurance company calls. They may sound polite at first. The adjuster may say they just want to get a few facts, move your claim along, or help you resolve everything quickly. But when you're dealing with a motorcycle accident, those early conversations can shape your entire claim.

At [The Law Offices of Casey D. Shomo, P.A.](#), we know how insurance companies approach motorcycle accident cases in Palm Beach Gardens and throughout Palm Beach County. Often, insurance companies only have one thing in mind – paying injured motorcyclists as little as possible or nothing at all.

If you were hurt in a motorcycle accident, don't assume the insurance company has your best interests at heart. Our Palm Beach Gardens law firm can level the playing field and help you navigate Florida's insurance system after a motorcycle crash. That's because we thoroughly understand how the legal system works when it comes to insurance companies and motorcycle crashes in Florida.

Why do insurance companies treat motorcycle accident claims differently?

Insurance companies often approach motorcycle claims more aggressively than ordinary car accident claims because they know juries and adjusters sometimes carry unfair assumptions about riders. A motorcyclist may be careful, visible, and fully within the law, but the insurer may still try to suggest the rider was speeding, weaving, taking risks, or partly responsible. That bias can affect the way the claim is investigated from the very beginning.

Motorcycle accidents also tend to involve more serious injuries than many car crashes. When the injuries are more serious, the medical bills are higher, the lost income is greater, and the value of the claim goes up. That creates a stronger incentive for the insurance company to dispute fault, question treatment, and push for a lower settlement than the case is actually worth.

This is one reason injured riders in Palm Beach Gardens often run into problems early. The insurance company may act cooperative, but the claim is being handled with a defense mindset from the start. That changes how you should approach every conversation with them.

Who is the insurance company really looking out for?

The answer is simple. The insurance company is looking out for the insurance company. Even when an adjuster sounds friendly or sympathetic, the job is still to protect the company's financial interests, not yours.

That matters because many injured riders assume they can clear things up by being open, helpful, and quick to respond. They may think giving a recorded statement or casually discussing the crash will move the case along faster. In reality, those conversations often give the insurer exactly what it wants: statements it can later reinterpret, isolate, or use out of context.

The company is not trying to understand your case the way your lawyer would. It is trying to evaluate exposure, identify weaknesses, and develop arguments that reduce what it may have to pay. Once you understand that, the rest of the process makes much more sense.

What mistakes do injured riders make with insurance companies after a crash?

Many of the most damaging mistakes happen in the first days after the accident, when the injured rider is still in pain, overwhelmed, and trying to be cooperative. That is often when the insurance company has the greatest advantage.

Some of the most common mistakes include:

- Giving a recorded statement before understanding the injuries or the facts of the crash.
- Describing injuries too casually by saying things like "I'm okay" or "I'm just sore."
- Accepting blame in any form, even partial blame, before all the evidence is known.
- Signing medical authorizations that give the insurer access to unrelated health records.
- Accepting a quick settlement before the full extent of the injuries becomes clear.
- Waiting too long to talk to a Palm Beach Gardens motorcycle accident lawyer.

These mistakes can weaken a claim even when the rider did nothing wrong in the crash itself. Insurance companies know that early confusion often produces useful admissions, and they build their strategy around that.

Should you give a recorded statement to the insurance company?

No. In most motorcycle accident cases, you should be very careful about giving any recorded statement, especially to the other driver's insurer. Plus, you're under no legal obligation to talk to the other driver's insurance company. A recorded statement may sound routine, but it's often an evidence-gathering tool designed to lock you into language the insurance company can later use against you.

A rider may say something imprecise about speed, distance, visibility, or physical condition, and that statement may come back later in a way that harms the claim. For example, saying "I never

even saw the car until the last second” may later be framed as proof you were not paying attention, even if the real problem was the driver’s unsafe turn.

That does not mean every communication with an insurer should stop. It means the communication should be handled carefully and strategically. Once a lawyer is involved, that pressure often changes immediately because the insurance company knows it can no longer shape the narrative unchecked.

What should you say to the insurance company after a motorcycle accident?

Again, you don’t have to say anything to the other driver’s insurance company after your motorcycle accident. But if you do decide to talk with them, keep your communication short, factual, and limited. Confirm basic identifying information if required, but don’t guess or speculate. If you don’t know something, say you don’t know. If you are still receiving medical treatment, say that. But in most cases, the best approach is to say nothing.

This matters because insurance companies often build arguments out of small details that seem harmless in the moment. A casual estimate about speed, a vague comment about pain, or an offhand remark about what you “could have done” can become part of the claim file immediately.

The better approach is simple. Tell the at-fault driver’s insurance company if they want any information, they should call your lawyer. If they keep pressing you for information, politely repeat that they should talk to your attorney and end the conversation.

How do insurance companies try to reduce motorcycle accident claims?

Insurance companies rarely come out and say they are trying to pay less. Instead, they usually take positions that sound reasonable on the surface while steadily cutting away at the value of the case.

They do that by:

- Arguing the rider was partly at fault.
- Questioning whether treatment was necessary or too extensive.
- Claiming the injuries were pre-existing or not caused by the crash.
- Suggesting delays in treatment means the injuries were not serious.
- Downplaying pain, scarring, or long-term physical limitations.
- Offering a quick settlement before the rider understands the full value of the claim.

Each tactic has the same purpose. The insurer wants to narrow the case, limit damages, and increase pressure on the injured rider to settle for less. That is why documentation matters so

much after a motorcycle crash. The stronger the records, the harder it becomes for the insurance company to rewrite the facts.

How does Florida law affect motorcycle insurance claims?

Florida insurance law creates confusion for many injured riders because motorcycles are not treated the same way as passenger cars under the state's no-fault framework. The definitions in [Florida Statute § 627.732](#) and the Personal Injury Protection provisions in [Florida Statute § 627.736](#) are part of the reason riders often end up pursuing claims directly against the at-fault driver rather than relying on the same first-party benefits that commonly apply in car accident cases.

That means fault often matters more in a motorcycle case from the beginning. If another driver caused the crash, the claim may center on proving negligence, which means proving the driver failed to use reasonable care and caused your injuries. If the insurance company can shift part of the blame onto you, it may try to reduce what it pays.

Florida's modified comparative negligence rule under [Florida Statute § 768.81](#) means an injured person may still recover compensation if they are not more than 50 percent at fault, but the recovery can be reduced by that share of responsibility. That is exactly why insurers fight so hard over blame in motorcycle cases.

What evidence helps when dealing with insurance companies?

Insurance companies are much harder to deal with when the evidence is weak. They are much easier to challenge when the claim is well documented from the start. After a motorcycle crash, evidence does more than prove the accident happened. It helps show who caused it, how serious the injuries are, and why the insurer's arguments do not hold up.

Important evidence often includes:

- The crash report and any citations issued at the scene.
- Photographs of the motorcycle, the vehicles, the roadway, and visible injuries.
- Medical records showing diagnosis, treatment, and follow-up care.
- Witness statements from people who saw the crash.
- Video footage from traffic cameras, businesses, or nearby homes.
- Employment records showing missed work or reduced ability to earn income.
- Repair estimates or proof of the motorcycle's damage.

This kind of evidence can make a direct difference in how an insurer values the claim. It also gives your lawyer leverage when the company starts questioning fault, injuries, or the need for treatment.

How much is the insurance company's first offer usually worth?

In many serious motorcycle accident cases, the first offer is not a fair reflection of the claim's real value. It's often a pressure tactic to get you to accept much less money. The company knows medical treatment may still be ongoing, missed work may still be accumulating, and the injured rider may be feeling financial stress. An early offer takes advantage of that uncertainty.

The problem is not just that the number is low. The problem is that the full case may not yet be visible. A rider who accepts an early settlement may later discover the injury requires additional care, time away from work, scar treatment, pain management, or restrictions that last far longer than expected. By then, it is usually too late to go back.

That is why settlement timing matters almost as much as settlement amount. A case should be valued based on the actual impact of the crash, not on what the insurer hopes you will accept before the picture becomes clear.

What if the insurance company says you were partly at fault?

This is one of the most common defenses in Palm Beach Gardens motorcycle accident cases. The insurer may say you were speeding, changed lanes too quickly, were hard to see, or could have avoided the crash. Sometimes the company raises these arguments because it has real evidence. Often, it raises them because comparative fault is a direct path to reducing payout.

That does not mean the insurer's position is accurate. In many cases, a closer review shows the driver turned left without yielding, merged without checking, followed too closely, or simply failed to watch for motorcycles. Those facts can matter far more than the insurer wants to admit.

Blame arguments are especially dangerous when a rider tries to handle the case alone. Once the company sees that no one is pushing back with evidence, it becomes easier for the adjuster to harden that position and use it to justify a low offer.

How long do you have to take action in Florida after a motorcycle accident?

Time matters in every motorcycle accident case, but it matters even more when you are dealing with insurance companies that are already trying to frame the facts in their favor. Witness memories fade, video disappears, damaged vehicles get repaired, and medical timelines become harder to connect if too much time passes.

Florida law also sets deadlines for bringing injury claims after a motorcycle crash. Under [Florida Statute § 95.11](#), you often only have two years from the date of your motorcycle accident to file a lawsuit seeking damages, the legal term for compensation.

Waiting too long can mean losing the ability to pursue compensation in court. That gives insurance companies even more leverage if they see a delay because they know pressure tends

to increase as the deadline gets closer. The earlier you take action, the less room the insurance company has to control it.

Why should you talk to a Palm Beach Gardens motorcycle accident lawyer before dealing further with insurers?

Once a lawyer gets involved in conversations with insurance companies after a motorcycle crash, everything often changes. The insurance company knows it can no longer rely on confusion, piecemeal statements, or one-sided interpretations of the evidence. It has to deal with someone who understands how motorcycle claims work and what these cases are worth.

At The Law Offices of Casey D. Shomo, P.A., we know what's at stake. That's because Palm Beach Gardens motorcycle accident attorney Casey D. Shomo has years of experience fighting for the rights of injured motorcyclists. When you have our legal team on your side, you can set the agenda when dealing with insurance companies.

If you were hurt in a motorcycle accident in Palm Beach Gardens, don't assume that the other driver's insurance company will play fair with you. Get a law firm that knows how to keep your case on track. [Contact us](#) right now. We can answer your questions, discuss your options, and start dealing with the insurance companies on your behalf.