

Survivors Speak: Don't take no for answer if your position is strong

Part of the *["Survivors Speak" Tip Series](#)*

Insurance companies divide people into four categories:

1. Those who go away the first time they hear "No."
2. Those who have to be told "No" several times before they go away.
3. Those who will accept less than they are owed, if they're told "No" several times.
4. Those who get mad when they're told "No," and who fight back.

The insurance companies make so much money on the first three categories, in that they're saving money they would otherwise pay, that they accept the fourth category as a business expense. Moreover, by using abusive tactics in the fights with the fourth category of people, they not only gain leverage in those fights, but they also send a message to help convince the first three categories of people and their lawyers to give up. The unfortunate truth is that this strategy has enriched the insurance companies.

Which category will you be in?