

## [What Should I Do When an Insurance Company Calls Me After My Car Accident?](#)

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It's hard not to feel betrayed by insurance companies after being in a car accident. They're for-profit businesses who are primarily concerned with protecting their own bottom line. This means that you need to approach them carefully and with distrust. When an insurance adjuster approaches you after an auto accident, the following will help protect your right to the compensation you deserve:



Whatever you do, make sure that you don't admit to any fault or wrongdoing. Your conversation should be short and to the point, and you should not provide a recorded statement. Do not agree to a settlement offer and do not sign any documents.

Unscrupulous insurers have the potential to steal your money and refuse to cover you after an automobile accident. But not if you follow these tips. The best way to protect yourself is by hiring an experienced personal injury attorney.

As for-profit entities, insurance companies have their own interests to protect. Furthermore, they will want to pay out as little as possible within the bounds of the law when processing an accident claim. That's why it is so important to be mindful of what you say to an insurance adjuster after an accident--they'll seize on any reason not to pay you what you deserve.

A knowledgeable personal injury attorney can help improve your chances of acquiring compensation that is fair for your situation by discussing your case with the insurance company, reviewing your medical records, and negotiating on your behalf. It's especially useful if major injuries lead to high medical bills or if your case is more complicated than others, such as those involving faulty products or in which witnesses are unavailable.

### **Here Are Some Tips:**

As a general rule, it's recommended you let your lawyer handle most of the communication with insurers after an accident. However, many people only hire counsel after they are contacted by the insurer. If you are contacted by an insurance adjuster after an accident and haven't yet hired counsel, here's how you can protect your rights:

Do not elaborate on the details in your report – It is important to provide information about your injury, but do not provide any extra details. Be brief and stick to the facts. Do not speculate about what lead up to the accident or how it happened. Simply inform them that you have a lawyer who will give out more details at a later date.

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Do not admit fault – Don't apologize for the accident or say anything that could be interpreted as an admission of responsibility. Even if you didn't cause the accident, you might feel guilty about being in the situation.

No matter how sorry you feel, avoid giving the insurance any room to speculate that you may be partially responsible for causing the accident. If you do, you will undermine your own case and compromise your right to seek compensation.

Do not give the insurance company a recorded statement. When they call, adjusters will always ask you for permission to record the phone call. They may mislead you into thinking that their motives are innocent. For example, they may say that they are simply trying to provide "quality assurance." Do not fall for this trap. You will only regret it down the street if an insurance agency already has your recorded statement because they'll use it against you when negotiating a settlement. They could even twist your words and use them against you in court later on.

Report your injuries accurately. You must tread a fine line between saying the right amount of info and not providing too much information.

On the one hand, you should list all injuries you have suffered in the accident, no matter how small. Failure to report an injury can limit your ability to receive compensation for all losses. On the other hand, do not exaggerate your injuries, as doing so damages your professional image.

Do not release your medical records! If you sign an open-ended release, the insurance company will have access to your entire history. Once they can see what's in your file, they can use any past injuries or evidence to lower the amount they need to grant you. This is why your attorney should review the records first and send them on when it's time.

Don't immediately accept a first settlement offer – It's likely the insurance adjuster will offer you a settlement following your initial conversation. You should politely reject this offer without hesitation.

Insurance companies rarely open with their best offer, but if you agree to a lowball offer, you won't be able to go back on it. That being said, don't agree to any settlement offers without speaking to a lawyer first.