

[What To Say To Your Insurance Company After an Accident](#)

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After a car accident, you will get a phone call from someone on the other company's side. Before you respond to them, take a deep breath and think about what you're going to say. What you say can mean the difference between getting compensation for your injuries and how much you'll have to pay.



Insurance companies want to keep as much of your money as they can. To do that, they'll find a way to increase the amount you were responsible for the accident. While their cheery ads would like you to believe otherwise, insurance companies are not your friends.

In Georgia, we use a modified comparative negligence rule to assign fault in an accident. If you're determined to be at least partially responsible, you can recover some of your damages—but only if your percentage is less than 50%.

There are certain things you need to do after having an accident

It's important to have your insurance information handy at all times because if an insurance adjuster calls you and you don't have it, you'll end up spending a lot of time searching through files and finding the right documents. When that time comes, here are some things to keep in mind.

This can be tough when you are angry at the other driver or fate, but don't take it out on the insurance adjuster. Stay calm and polite and stay focused on answering the questions they ask.

Consider confirming the adjuster's identity - Make sure what company they are working for. Double-check if they represent your carrier, the other party's, or some third-party carrier you never heard of before trying to cash in.

Confirm your identity – Give the adjuster your name and basic information. Letting the worker on the other end of the line know they're talking to someone who has all the right information can help speed up the process.

If you're in poor spirits or simply don't have time to talk to an insurance adjuster, it's a good idea to reschedule the call. Just be sure to follow up with them and let them know when you are available.

The insurance adjuster may not remember you or be interested in your case, so it's important to stay calm. Even if you are shouting with rage at the other driver, fate, or yourself, keep it cool and don't yell. Stay focused on what they're asking and do your best to answer their questions clearly and concisely.

Don't just work with anyone who offers to help you. Confirm their identity and make sure they're working for your insurance company, the other party's, or a third-party company.

If you have had an accident on the street, make sure to confirm your identity with the adjuster. Tell them your name and basic information and they'll know they are talking to the right person about their claim.

You don't have to stay on the line if you aren't feeling well or aren't able to chat with an insurance adjuster at the moment. If, for example, you're still recovering from the collision, in a hurry, or unavailable, feel free to reschedule the call.

One way to guarantee that your insurer hears what you want to say is to make sure they speak with a lawyer who can represent your best interests. It's more than just a good idea--it's actually the law. That's why it's important to have an attorney, so you don't have to waste time on the phone with an insurance agent trying to tell your story.

Here's a List of Things Not To Say to Your Insurer After an Accident

There are a few things you should not say to the agent under any circumstances. No matter who you're talking about, these statements can only hurt you if they're said because the agent will use them to try and get you into trouble.

- Even if you did nothing wrong, it's often a good idea to say as little as possible.
- When you're asked about the reason for an accident, your response should be "I don't know". You don't know why it happened and it is not your job to speculate or assign blame.
- Keep your injuries to yourself. Don't exaggerate or minimize the severity of your injuries when talking to an insurer. If the agent mentions injuries, refer them to your doctor.
- Don't give any additional or extraneous information – Insurance agents will encourage you to keep talking in order to get as much info as possible on your claim. They could use whatever you say against you when it comes time to deny or diminish your claim.
- If an agent asks for permission to record your call, please let them know that they do not have permission. If you are still being recorded, hang up the phone.
- Don't sign any paperwork. Instead, hire a lawyer to represent you and have them review all of the insurance company's documents before agreeing to anything.
- Insurers will always try to pay out as little as possible. Any time they call you, know that they are looking for any excuse to deny your claim or make it more difficult for you to appeal. You need to take the steps necessary so that your claim is approved.