

How To Deal With Insurance Companies After An Accident

Frequently Asked Q&A

R The Rothenberg Law Firm

R Hi, this is The Rothenberg Law Firm. How can we help you?

I was recently in an auto accident and I have heard a lot of different things but wanted to know what I should do. I got a call from the adjuster from the insurance company of the person who caused my accident- should I speak to him?

R No. Do not talk to an insurance adjuster before contacting a lawyer to protect your rights.

Why? Aren't insurance adjusters there to help you? 😞

R No. Insurance adjusters are trained to try to influence you into saying something that would limit your ability to collect money for your injuries. They will often record every word you say to them and your words, especially after a traumatic time such as a car accident, may be used against you at a future time.

But I want to tell the insurance company all of the horrible things that went on, when the accident and information is still fresh in my head. 😞

R First, you may not know the full extent of your injuries at the time of a recorded statement. Second, remember that any recorded statement might be used against you in related litigation.

Isn't what I say to an insurance adjuster confidential?

R Actually, it is absolutely not! Only what you say to an attorney is confidential and therefore we suggest you contact a lawyer before speaking to anyone about your accident.

What if I already made a recorded statement with an insurance adjuster right after the accident and there are some changes I want to include?

R Once a recorded statement is made, it is difficult to correct or explain what you said afterwards. Therefore, it is best to tell the adjuster that you want to talk to a lawyer before discussing anything.

What should I do if the adjuster tells me he will cover all of my medical expenses for the accident and asks me to sign a release that I will not bring any further action? He is telling me it's in my benefit to get the claim processed quickly and I really need help covering my medical expenses.

R The adjuster is trying to have you sign away your right to collect compensatory damages, such as for pain and suffering, loss of past or future earnings, cost of future medical care, etc.

R He may even offer you a small sum above and beyond the medical expenses he offered to pay you. Remember that the adjuster will try to pay the least amount possible for your claim.

Thank you for your time and for giving me clarity! 😊

R You are very welcome. Please feel free to contact us if you are in need of further assistance.

Sources:

- [1. http://apps.americanbar.org/litigation/committees/insurance/articles/marapr2012-confidentiality-privilege.html](http://apps.americanbar.org/litigation/committees/insurance/articles/marapr2012-confidentiality-privilege.html)
- [2. https://www.injurylawyer.com/practice-areas/car-accidents/what-to-do-after-a-car-accident/how-to-handle-insurance-adjusters/](https://www.injurylawyer.com/practice-areas/car-accidents/what-to-do-after-a-car-accident/how-to-handle-insurance-adjusters/)



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