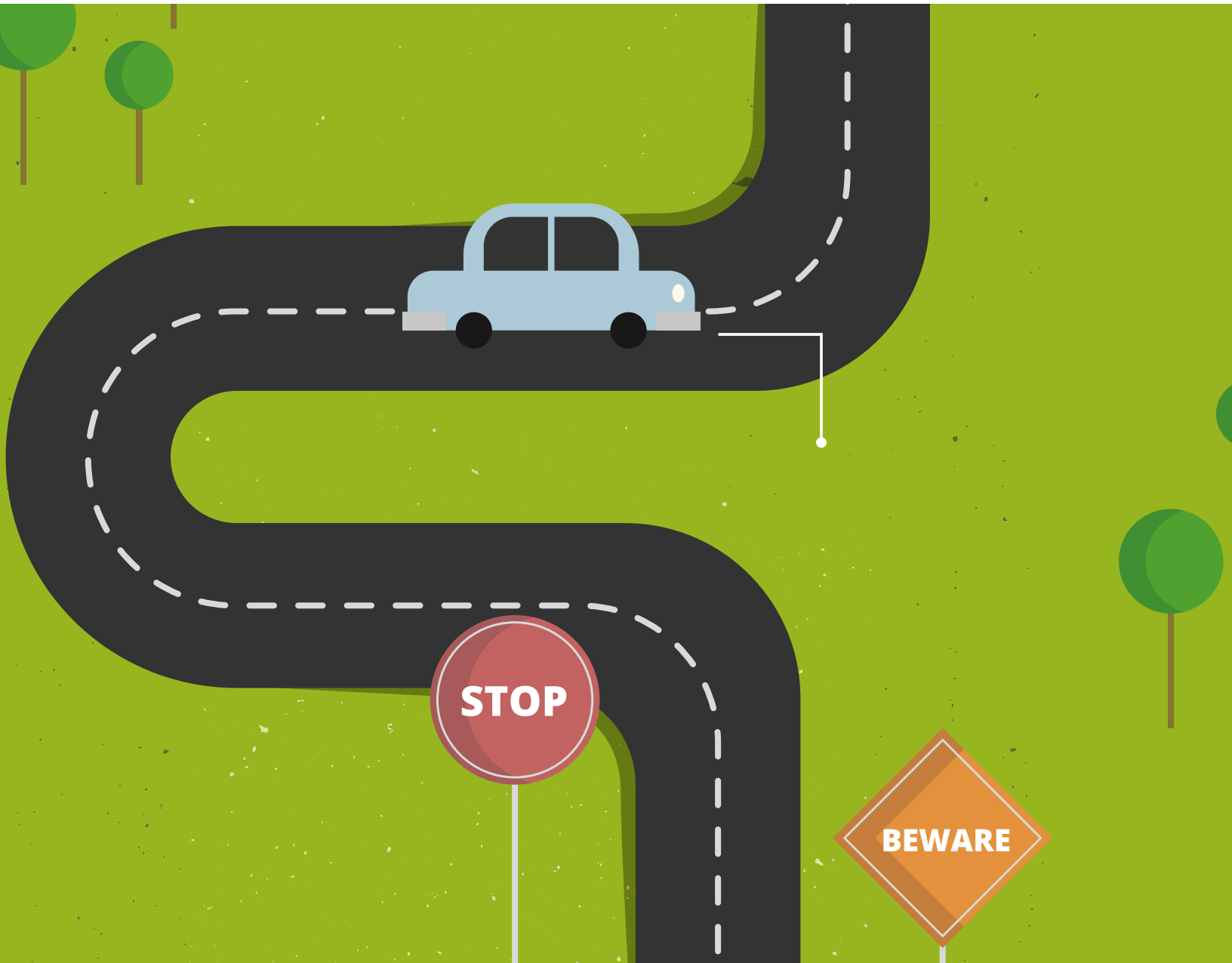


# DON'T TALK TO THE INSURANCE ADJUSTER AFTER A CAR ACCIDENT



**Spencer E. Farris, Attorney**  
**The S.E. Farris Law Firm, St. Louis, Missouri**

If another driver hit you in a car crash, you can expect to be contacted by an adjuster from their insurance company. Within minutes, hours, or days after the crash, a friendly-sounding adjuster will give you a call to get a statement about what happened and if you were injured. It is essential that you **DO NOT** speak to the adjuster without the guidance of a personal injury attorney. The adjuster is not on your side, and their job is to minimize payouts. Anything you say can and will be used against you to weaken your claim.

## TWO TYPES OF ADJUSTERS: YOURS AND THEIRS

### **Dealing with YOUR insurance company**

Most insurance companies require you to contact them soon after you have been involved in a car accident. If you fail to report your crash within the times specified in policy, your insurance company may deny you coverage.

In the initial call to your insurance company, you should report that an accident occurred and provide factual information about the time, date, location, and people involved in the accident. You needn't discuss your injuries, and it is okay to have a family member or friend make the call. However, it is usually best to consult a car accident lawyer before discussing details of how and why the accident happened, and never give a recorded statement without talking to an attorney.

### **Dealing with the other driver's insurance company**

Although you may be required to talk to your own insurance company after a car crash, you are not obligated to talk to the other driver's insurance company. You should never give a recorded statement or sign anything from an insurance adjuster without consulting an experienced car accident attorney.

### **Why is the other driver's insurance adjuster calling you?**

Contacting you immediately is a tactic that adjusters use to minimize the amount of your claim. Studies show that injury victims with an attorney get 2-5 times more money than those without, and if the adjuster makes you feel comfortable enough, you won't hire a lawyer. In fact, the first chapter of most claims manuals instructs adjusters to make early and friendly contact—if they can get to you before you have an attorney, it will save them money! They want you to settle before you know the full extent of your injuries and before you have a chance to have your case evaluated by a professional on your side.

## Why You Shouldn't Talk to the Insurance Adjuster

### **Insurance adjusters are not your friends**

Insurance companies are not prone to acts of generosity. They are in the business of making money and maximizing value to their shareholders. The main way they do this is by limiting how much they pay out for claims.

Adjusters are the insurance company's first line of defense. It is the adjuster's job to resolve claims, but it is the adjuster's job to pay as little as possible. What may seem like a friendly conversation with an adjuster is actually an attempt to find little details about the accident that they can use against you to minimize, delay, or deny your claim.

### **They will try to get a recorded statement and signed documents**

Any conversation with the other driver's insurance company can jeopardize your claim. This is especially true with recorded statements. The adjuster may ask you to give a recorded statement and present it as a routine request, or even demand that you make one. You are not required to give a recorded statement, and doing so could be damaging to your claim.

While you have probably never given a recorded statement, most adjusters have taken hundreds of them. They are trained to take your statement in a way that hurts your claim by asking leading, one-sided questions about the crash and sometimes the full statement is not transcribed, or transcribed incorrectly.

Adjusters want as much information as possible, and sometimes they want to pin you to a statement while you are medicated or otherwise unable to give an accurate picture of your injuries or the crash itself.

For example, adjusters often ask for a full medical records release authorization, even though you have privacy rights that don't require this. Your lawyer will know which medical records are necessary to send and can deal with the insurance company on your behalf.

### **They do not want you to hire a lawyer**

Insurance companies know they can pay you less money if you don't have a lawyer. That is what happens when professional claims adjusters take on victims with little or no experience in resolving an injury claim. They contact you quickly after an accident hoping to get you to settle before you have a chance to contact a lawyer or learn what your rights are.

They may try to convince you that you will lose money if you hire a lawyer because of the fee that the lawyer will charge from the settlement. According to their own think tank, the Insurance Research Council, injury victims represented by an attorney receive an average of 3.5 times more in settlement than those without an attorney.

Not every injury claim requires a lawyer, and we tell our clients for free if that's the case—but you should only make that decision after consulting with a lawyer, not based on the advice of the insurance adjuster. Remember, they are not your friends, and they are looking out for their employer's bottom line—not your wellbeing.

### **They want you to settle your case quickly and cheaply**

Adjusters want to find out how little they can give you to make you and your claim go away. They will tempt you with a quick, lowball settlement before you know fully what your injuries are and how much your claim is worth. Under the pressure of pain and unpaid bills due to missed work, these low offers can be very tempting!

They may not tell you everything you have a right to be compensated for, like prescriptions, mileage for doctor visits, the loss of your vehicle, damage to items in your vehicle, future wage loss, and future medical bills. Settling your case too quickly is a mistake that you pay for for years. An attorney knows the rules and knows how to use them to negotiate a fair settlement—one that reflects your actual losses.

### **It's not worth the risk**

Don't put your future or your family's well-being at risk. Before talking to an adjuster or making any decisions about your injury case, consult with an experienced car accident attorney. Most attorneys are happy to review your case for free. Even if you don't end up hiring a lawyer, you will have a better idea of what you're getting into and how to navigate the claims system. The insurance company is not on your side—you deserve to have a professional who is.

## **Contact Us Today**

Call The S.E. Farris Law Firm today:  
**888-733-3829**

FarrisLaw.net  
523 North Laclede Station Rd, Suite 166  
St. Louis, MO 63119

If you've been hurt in a car or truck crash, contact the St. Louis auto accident lawyers at The S.E. Farris Law Firm for a free strategy session. Contacting an attorney sooner rather than later—and especially before you talk to the other driver's insurance company—can only help your claim. We never charge a fee unless we collect money for you, and most cases resolve without a court appearance.