

Things You Shouldn't Say to the Insurance Company After a Car Accident

What you can do to protect your claim and recovery

After a [car accident](#), it's normal to want to get the insurance process moving, and the sooner you do, the better. Bills are showing up, work is calling, and you just want life to feel normal again. But one of the easiest ways to accidentally harm your claim is by saying the wrong thing to the insurance company. Adjusters may sound friendly and reassuring, but they are trained to get information that benefits the insurer – not you.

Before you pick up the phone, it helps to understand what not to say and why certain phrases can come back to haunt you. Here's how to protect yourself, your claim, and your right to fair compensation after a crash.

Why your words matter after a car accident

Insurance companies know the hours and days after a crash are stressful. They also know you likely don't have the full picture yet, whether it's the extent of your injuries, how long your recovery will take, or the total cost of your losses. That's exactly why they reach out early.

You may think you are having an honest, normal conversation, but insurance adjusters are good at pulling things out of context and using them to argue that:

- You were partially at fault
- Your injuries aren't serious
- Medical treatment wasn't necessary
- You don't deserve full compensation

You don't have to lie. You just need to focus on avoiding giving the insurance company room to twist your words.

1. Don't say: "I'm sorry"

After a crash, a lot of people apologize out of habit, even if they didn't cause the accident. It's a natural human response, but insurance companies see it as an admission of fault. If the adjuster notes that you "apologized" at the scene or during a phone call, they may argue:

- You caused or contributed to the crash
- You should receive reduced compensation

- Their driver isn't fully liable

Even a polite, offhand apology can be spun into something much bigger. Stay calm, exchange information, and focus on the facts. You don't need to apologize to be courteous.

2. Don't say: "I'm not hurt" or "I feel fine"

In the moments after a car accident, your body is flooded with adrenaline, a natural response that can hide pain and stiffness. Many people walk away thinking they're fine, only to wake up hours or days later with neck pain, back injuries, headaches, or symptoms of a concussion. Because delayed injuries are so common, telling the insurance company you're "not hurt" can create problems you don't expect.

When you say you're uninjured, the insurance company may later use your own words to challenge your medical records, deny treatment costs, or claim that new or worsening symptoms aren't related to the accident. They may argue that you weren't really injured or that your pain must have been caused by something else. Even if you were being polite or simply unaware of your injuries at the time, that statement becomes part of your claim – often working against you.

You should get medical attention as soon as you can after an accident so you have proper documentation of your condition. If you have yet to get medically evaluated, use a simple and factual phrase, such as "I plan to get evaluated by a doctor." This protects your credibility, allows room for symptoms to develop naturally, and prevents the insurance company from using an early, inaccurate statement to undermine your claim later.

3. Don't guess or say: "I think..."

Speculation is one of the biggest traps insurance adjusters rely on. If you don't know the answer to something, don't guess. When you speculate, the insurance company may use your guesses as facts, especially if those guesses suggest you may share responsibility. For example:

- "I think they were speeding."
- "Maybe I didn't see them in time."
- "I guess I might've been going a little fast."

These casual comments can be twisted into dangerous admissions. If you're unsure, simply say: "The investigation is still ongoing" or "I don't have that information right now."

4. Don't agree to a recorded statement

One of the first things an insurance adjuster will ask is whether you're willing to give a recorded statement. It may sound routine, but it's not required.

Recorded statements are designed to:

- Lock you into answers before you know the facts
- Confuse you with leading questions
- Catch you misspeaking, so it can be used later

Even innocent wording can be twisted. That's why it's best to politely decline the adjuster's request. You can tell them something along the lines of "I'm not giving any recorded statements without speaking to an attorney." This is completely within your rights.

5. Don't sign a medical authorization for the insurance company

Insurance adjusters often frame medical authorization as something routine. They may say they "just need to verify your injuries." But broad medical release forms don't limit access to accident-related records. Instead, they open the door to your entire medical history. Once the insurance company has that access, they may search for anything they can use against you, including old injuries, prior pain complaints, or unrelated medical issues.

They may try to argue that your symptoms were pre-existing or use older records to downplay the severity and value of your claim. For that reason, you should never give the insurer full access to your private medical information.

6. Don't discuss your daily activities

Insurance adjusters often use casual conversation to get victims to reveal more than they intend. If you talk about working, driving, caring for your kids, exercising, or even running simple errands, they may twist those comments to argue that you aren't as injured as you claim. They might say your daily activities don't match your reported pain levels, that you don't need continued treatment, or that your injuries aren't limiting your life as much as you've stated.

Even if you're pushing through pain just to get by, the insurer will only focus on the fact that you're "managing." To protect yourself, keep conversations limited to basic facts, and direct any detailed questions about your injuries or daily abilities to your attorney.

How to handle insurance communication safely

Speaking with the insurance company after a crash can feel overwhelming, especially when you're injured or unsure of what to say. The safest approach is to keep conversations brief and limited to basic information, and to avoid answering detailed questions about the accident or

your injuries. But above all, the most effective way to protect yourself is to let an attorney handle all communication for you. This ensures the insurance company gets only accurate, necessary information – without the risk of your words being misunderstood or used against your claim.

Once you hire a car accident lawyer, you no longer have to speak with adjusters at all. Your attorney becomes the point of contact, which accomplishes several important things:

- **Prevents you from being pressured or tricked** into saying something that could be misinterpreted.
- **Ensures all information is presented accurately and strategically**, based on evidence and medical documentation.
- **Stops adjusters from fishing for details**, rushing you, or twisting your words.
- **Gives you peace of mind**, allowing you to focus on healing instead of navigating insurance tactics.
- **Levels the playing field**, because the insurance company now knows you have professional representation.

Letting an experienced car accident attorney speak on your behalf is one of the strongest protections you have. When communication goes through your lawyer, you stay safe, your claim stays strong, and the insurance company loses the opportunity to undermine your case.

Speak with a New Orleans car accident attorney soon after your crash

Insurance companies work quickly after a crash because they want to control the narrative before you understand the full value of your claim. But once you've spoken with an adjuster, it can be hard to undo the damage.

Talking with a car accident lawyer protects you from saying something that could reduce your compensation. At the [Law Offices of John S. Williams, LLC](#) in New Orleans, our experienced attorneys handle all communication with insurance companies and make sure your rights are fully protected from day one.

If you've been injured in a car accident, don't risk navigating insurance calls alone. [Contact us](#) to schedule a free consultation and let us fight for the compensation you deserve while you focus on your recovery.