

TOP 10 THINGS THAT YOU SHOULD NEVER SAY

TO AN INSURANCE ADJUSTER AFTER AN ACCIDENT IN MICHIGAN



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YOUR TRUSTED ATTORNEYS

If you have had an automobile accident, you will likely want to file a claim for your injuries. **Always remember the insurance adjuster works for the insurance company, not for you!** The secret behind auto insurance adjusters is that they will always try to settle claims as quickly and as inexpensively as possible. Therefore, if you are not careful, what you say to your insurance adjuster could come back to haunt you and wreck your car accident claim.

Detroit's Trusted Law Firm
GOODMAN ACKER P.C.



If You've Been Injured in a Car Accident Call Now & Speak with One of Our Top Personal Injury Lawyers

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1 Never tell an insurance adjuster you are unhurt, especially if you have not seen a doctor yet. Instead of responding to the adjuster that you are hurt or not hurt, your best response is to tell the adjuster you are seeing your doctor to be checked.

2 Do not talk in absolutes, i.e. do not give exact distances, speed, times, etc... Keep your answers brief and never provide specific accident details.

3 Never say “I am fine or okay” when asked how you are feeling ...be honest, “today is not as bad as yesterday”or “not my best”... that’s it. Terms such as fine, okay or good will influence your adjuster to believe you are feeling good and in no pain.

4 Never tell the insurance adjuster that they may record the conversation.

Instead say a polite “no” to that request and take the time to consult with an attorney.



**5 NEVER SIGN ANYTHING or say
“I accept your offer.”**

Many victims are not fully aware of the value of their claim, and therefore often accept the first offer that is made to them. Remember, the insurance company will try to pay you as minimal as possible.

6 Never say “I’m Sorry.”

You may say this out of habit but there is no need to admit fault or assign blame. Let the police officer determine fault. You do not want your words to cause confusion about your role in the accident, especially if you were not at fault.

7 Never provide your insurance adjuster with your family and/or care providers name and contact information.

You are not obligated to give the adjuster that information.

8 If questioned about doctor prescribed Attendant Care Services and how many hours your provider(s) is giving, refer them to your prescribing doctor and the Affidavits your care provider is completing. Never try to answer the question yourself.

9

Never use words like “uh-huh” or “mm-hmm”

When having a conversation with the adjuster. These words can be misinterpreted and change the meaning of your answer.

10

Never say, “I don’t have a lawyer.”

Having an experienced car accident lawyer handle your claim makes the insurance company give your claim more respect and attention.

Statements you make to your adjuster will have an impact on your auto accident case. Knowing what not to say is extremely important to the success of your claim. It is important and in your best interest to consult with an attorney before making any statements to your insurance adjuster.

Call Goodman Acker, P.C. today at (248) 793-2010 to have a free, no obligation conversation with one of our car accident attorneys. We will review your insurance policy, answer any questions you may have about the process of filing a claim, and ensure your rights are protected under Michigan’s No-Fault Law.



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