

Should I Give Insurance Companies A Recorded Statement After a Car Accident?

Anything you say to an insurance adjuster can be used to reduce or deny your claim

After a car accident, insurance companies often request recorded statements from those involved. A recorded statement is a formal account of your version of events after a car accident. It's usually conducted over the phone or in person, with an insurance adjuster asking you questions while recording your responses.

When reporting a car accident to your insurance provider, you will need to provide details such as the date, time, and location of the accident, as well as any injuries or damages sustained. However, the other driver's insurance company may contact you for a recorded statement.

While seemingly harmless, these statements can significantly impact your claim. They're legally binding and can be used as evidence against you. Before pursuing a car accident claim, it's important to understand your rights and find out how to maximize your compensation.

An experienced [Pittsburgh car accident lawyer](#) at Romanow Law Group can offer legal guidance and advocate for you so you get the best possible outcome for your case. Read on to learn how recorded statements can impact your claim and how to protect your rights.

Why do insurance companies request recorded statements?

Insurance companies routinely seek recorded statements as part of their claims investigation process. While they may present it as a standard procedure, it's important to understand the motivations behind this request.

Adjusters often look for recorded statements to:

- Gather detailed information about a car accident quickly.
- Assess liability and determine fault.
- Identify potential discrepancies in your account.
- Lock in your version of events early in the process.
- Potentially use your words against you later.
- Evaluate the extent of injuries and damages claimed.
- Search for possible grounds to deny or minimize the claim.
- Expedite the claims process by having a formal account on record.

- Compare your statement with other involved parties' accounts.
- Assess your credibility and demeanor.

Remember, insurance companies are in business to protect their bottom line. Providing a recorded statement without proper legal guidance can be risky, as it might be used to undermine your claim.

Am I legally required to give a recorded statement?

When reporting a car accident to your own insurer, you must provide basic details regarding the crash. However, you don't have to admit or discuss fault or blame. If the other driver's insurance provider contacts you, you're not required to provide a recorded statement. In fact, you don't have to speak to them at all.

What are the potential risks of providing a recorded statement?

Giving a recorded statement to an insurance company can carry several risks that may potentially impact your claim. It's important to know these risks before agreeing to provide a statement. They typically include:

- **Inconsistencies in your account:** Any inconsistencies, even minor ones, could be used to question your credibility. For example, if you mention that the accident happened at 5:00 PM in your statement, but later documents show it was 4:45 PM, the insurance company might use this seemingly minor discrepancy to cast doubt on your entire account of what occurred.
- **Admitting fault unintentionally:** You might accidentally say something that could be interpreted as admitting fault, even if you weren't responsible for the car accident. For instance, if you say, "I didn't see the other car until the last second," it might be taken as an admission that you were not paying adequate attention.
- **Downplaying injuries:** If you minimize your injuries or fail to mention all symptoms, it could be used to argue that your injuries are less severe than claimed. For example, saying, "I'm fine, just a bit sore," can later be used against you if more serious symptoms develop.
- **Providing incomplete information:** You might forget important details or not have all the information at the time of the statement. For instance, if you fail to mention that you had a green light when the accident occurred, it might weaken your position later on.
- **Being misquoted or taken out of context:** Parts of your statement could be taken out of context or misinterpreted to the detriment of your claim. For example, saying, "I guess I could have done something differently," might be twisted to imply you were at fault.

- **Revealing information that could be used against you:** You might inadvertently provide information that the insurance company could use to reduce or deny your claim. For instance, if you mention that you were driving home from a restaurant, they might investigate whether alcohol was involved, even if you were not impaired.
- **Committing to facts before a full investigation:** You may make statements about the car accident before all facts are known, which could later prove to be incorrect. For example, if you initially state that there were no witnesses but later find out that a pedestrian saw the whole incident, your initial statement might be used to question your reliability.

What should I do if I'm asked to provide a recorded statement?

If the other driver's insurance company contacts you and requests a recorded statement, it's important to approach the situation carefully.

First, remain calm and polite, but don't feel pressured to agree immediately. If you haven't already consulted an attorney, inform the adjuster that you need time to consider their request and gather your thoughts.

If you already have an attorney, let the adjuster know that you have legal representation and that all future communications must be through or in the presence of a lawyer.

How can an attorney protect my rights when dealing with insurance companies?

The car accident lawyers at Romanow Law Group in Pittsburgh can protect your rights when dealing with insurance companies in several ways, including:

- Advising you on what to do throughout the course of your case.
- Accurately assessing the true value of your claim, including current and future expenses and non-economic damages.
- Handling all communications with the insurance company so you don't risk jeopardizing your claim.
- Negotiating with the insurance company on your behalf to secure a fair settlement.
- Collecting and preserving evidence to support your claim, including police reports, medical records, and expert testimonies.
- Litigating your case in court if a fair settlement can't be reached.
- Ensuring all necessary documents and claims are filed within the required deadlines.
- Countering bad faith tactics by the insurance company.

When should I accept a settlement from the other driver's insurance company?

One tactic insurance adjusters use to reduce their payout is offering a lowball settlement amount. If you accept a settlement without knowing the true value of your claim, you won't be able to pursue additional compensation.

You should only accept a settlement from the other driver's insurance company that adequately compensates you for all your losses. This means waiting until you've reached maximum medical improvement (MMI), which is the point at which your condition has stabilized, and future medical needs can be reasonably anticipated.

It's also worth noting that Pennsylvania follows a modified comparative negligence rule. This means that you can seek compensation as long as you're less than 51% at fault. However, your compensation would be reduced proportionately by your level of fault.

Insurance companies sometimes shift the blame to reduce their payouts, even if it's as little as 10%. Still, that's money out of your pocket and into theirs. That's why it's important to let our attorneys present the facts and negotiate with insurance companies for the maximum amount you're eligible for under Pennsylvania law.

An attorney can handle your claim while you focus on recovery

If you were hurt in a car accident in greater Pittsburgh, the last thing you want to deal with is the other driver's insurance company. You're already likely dealing with an injury, medical bills, and a lengthy recovery. Meanwhile, you're unable to earn a paycheck, and your quality of life has diminished because of your injuries.

All you have to do is get medical attention and consult with the attorneys at [Romanow Law Group](#), and we can handle the rest. We know how to gather rock-solid evidence, negotiate for maximum settlements, and fight for the rights of injured motorists in Western Pennsylvania.

[Contact us online](#) or call our Pittsburgh law office to schedule a free consultation with our legal team. Our firm works on a contingency fee basis, which means you don't pay any upfront costs or attorney fees. We only get paid if we successfully recover compensation for you.

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