

"What NOT to Say" to the Insurance Adjuster

Adjusters are trained and friendly — and their job is to pay as little as possible. Keep this by the phone before you talk to anyone about your claim.

Before you pick up — fill this in

Claim number: _____

Adjuster name & company: _____

Date of call: _____

One-sentence factual summary I'll give: _____

10 phrases that quietly damage your claim

1. "I'm sorry" — sounds like an admission of fault.
2. "I'm fine" / "I'm not hurt" — many injuries surface days later.
3. "I think..." or guessing about speed, distance, or fault.
4. "It was partly my fault." — in NC this can end your claim entirely.
5. "I didn't see them." — implies inattention.
6. Giving a recorded statement before you understand your injuries.
7. Agreeing to "just a few quick questions" off the cuff.
8. Accepting or anchoring to their first number.
9. Speculating about pre-existing conditions.
10. Saying you "feel better" before treatment is complete.

Your rights on a recorded statement

You can say no

You are generally not required to give the other driver's insurer a recorded statement. It is reasonable to say: "I'm not comfortable giving a recorded statement right now. I'll provide information in writing." Your own policy may require cooperation — keep it factual.