

TIPSHEET: TALKING WITH AN INSURANCE ADJUSTER

You will be interviewed by an adjuster from your own insurance company and by an adjuster from the other party's insurance company. Both adjusters are seeking to minimize the amount of money paid by the insurance company. Follow this tip sheet to make sure these conversations don't jeopardize your personal injury claim.

1. Be courteous, polite and pleasant.
2. Write down the name, address and phone number of the insurance agent and insurance company.
3. Provide your full name, address and telephone number.
4. Give only limited information about your work – what you do and where you are employed. You do not need to provide details about your work, such as income, schedule or details of what you do at your job.
5. You are under no obligation to give any information about your family.
6. Insurance agents will engage you in an informal conversation in an effort to get as many details about the accident. Do not discuss anything but the basic facts of the accident:
 - a. Where the accident occurred
 - b. Date and time the accident occurred
 - c. Type of accident – motor vehicle, slip and fall
7. Avoid answering questions about witnesses. You are not obligated at this point to identify witnesses.
8. Ask the adjuster if they are aware of any witnesses.
9. Be very general when you describe your injuries. Tell the adjuster you will provide a complete, detailed, medical description of your injuries when you file a complaint.
10. You are not obligated to give the adjuster the name of your doctor.
11. Take notes and call your lawyer immediately after the interview.
12. **DO NOT SIGN ANYTHING.**