

# Should You Talk to the Insurance Company After a Car Accident?

## Our experienced lawyers can guide you through the legal process

If you were hurt in a [car accident](#), you might feel pressure to talk to the insurance company right away. The adjuster may call soon after the crash, asking for a statement or offering a quick settlement. But should you talk to them? What happens if you do, or if you don't?

At the [Law Offices of Mark E. Salomone](#), we know how overwhelming the days after a car accident can be. The injuries, the paperwork, the calls from insurance companies... it all adds up fast. Our Massachusetts car accident attorneys have handled countless cases across the state, and we've seen firsthand how early conversations with insurers can impact the outcome of a claim. We've seen time and again how crash victims accidentally say the wrong thing and end up getting less than they deserve. Don't let a single conversation jeopardize your case. We're here to help you make the right move.

## Do I have to report the accident to my insurance company?

Yes, in Massachusetts, you're required to notify your own insurance company after a car accident. Most insurance policies include a clause that obligates you to report the crash, even if you weren't at fault. Failing to do so could jeopardize your coverage.

That said, you don't have to go into full detail right away. You can stick to the basics, such as when and where the crash happened, who was involved, and whether anyone was injured. It's okay to tell them you're still gathering information or receiving medical care.

## Do I have to speak to the other driver's insurance company?

After a crash, one of the first calls you may get is from the at-fault driver's insurance company. They'll often sound polite and helpful. They might ask how you're feeling, offer to send paperwork, or request a recorded statement.

While this might seem routine, insurance adjusters are trained to protect their company's bottom line. That means they are looking for information that could minimize your claim or shift blame onto you. Anything you say during this conversation could be used against you later.

Some common tactics include:

- Asking leading or confusing questions
- Pressuring you to give a recorded statement
- Offering a fast (and often lowball) settlement
- Downplaying your injuries

It's important to remember: You are not required to talk to the other driver's insurance company.

### **What not to say to an insurance adjuster**

If an insurance adjuster calls you, especially from the other driver's insurance company, be careful. They may seem friendly or helpful, but their job is not to protect your best interests. A single misplaced word can be twisted and used to reduce or deny your claim. That's why it's recommended to speak to a lawyer first.

Whether you're speaking to your insurer or the other driver's, here are things to avoid saying:

- **"I'm sorry" or anything that sounds like an apology.** Even if you're just being polite, an adjuster may interpret this as an admission of fault.
- **"I'm fine" or "I feel okay."** Many injuries like whiplash, soft tissue injuries, or head trauma don't show symptoms right away. Downplaying your condition can weaken your injury claim.
- **"I think..." or "Maybe..."** Guessing about what happened or how it happened can hurt your credibility. If you're unsure about a detail, it's better to say you're still gathering information.
- **Detailed accounts of the crash or your injuries.** The more you say, the more opportunities there are for your words to be taken out of context. Let your medical records and attorney do the talking.
- **Agreement to give a recorded statement.** You are **not required by law** to provide a recorded statement to the other driver's insurer. Politely decline and let them know your attorney will follow up.

### **Should I speak with a car accident lawyer before the insurance company?**

Insurance companies have teams of professionals trained to devalue your claim. You should have someone just as experienced protecting your rights. Don't try to handle insurance negotiations on your own. You need someone who speaks their language and knows how to beat them at their own game.

Your lawyer will take over all communication with the insurance companies. They will handle the paperwork, fight for full compensation, and shield you from insurance tactics designed to reduce your settlement. By speaking with a lawyer first:

- You don't have to answer any tricky questions or worry about saying the wrong thing.
- You won't feel pressured to accept a fast, unfair settlement.
- You'll have a legal team that knows what your case is worth and will negotiate on your behalf.

Speaking with a Massachusetts car accident lawyer early also helps build a stronger claim. Your attorney can gather critical evidence before it disappears, connect you with the right medical care, and ensure deadlines are met. The sooner you get legal help, the better your chances of getting the full compensation you deserve.

### **What if the insurance company already called me?**

If you've already spoken with an adjuster or provided a statement, don't panic. You haven't ruined your case. But the sooner you talk to a lawyer, the better.

In many cases, we can clarify or correct what was said, limit the damage, and take over the process moving forward. Once you hire a lawyer, all insurance company communication should go through them. It's never too early to get legal advice, and it's not too late.

### **Why you shouldn't accept quick settlement offers**

One of the clearest red flags after a crash is when the insurance company offers you a fast payout. It might feel like a relief in the moment, but they're lowballing you. Quick settlements are designed to protect the insurance company, not you.

They want you to settle before:

- You know the full extent of your injuries
- You've had time to calculate future medical costs or lost income
- You've spoken to a lawyer who can accurately value your claim

Once you accept a settlement and sign a release, you can't go back for more money, even if your condition gets worse. Insurance companies know this, which is why they often rush to offer a quick payout before you understand the full extent of your injuries. By accepting a settlement too soon, you risk leaving thousands of dollars, or more, on the table.

That's why it's so important to talk to an experienced car accident lawyer first. They'll protect you from signing away your rights before you fully understand what your case is worth. You only get one shot at a fair settlement.

### **We can deal with the insurance companies on your behalf**

At the Law Offices of Mark E. Salomone, we don't let insurance companies take advantage of our clients. We know the pressure they apply, calling you soon after the accident, asking leading questions, and offering lowball settlements before you know the full extent of your injuries. That's why having our experienced legal team in your corner from the start can make all the difference.

If you've been hurt in a car accident, don't try to take on the insurance company alone. Let us handle the calls, the paperwork, and the negotiations, so you can focus on what matters most – your recovery.

We've recovered over \$1 billion for injury victims throughout Massachusetts. Now, we're ready to fight for you. [Contact us](#) today for your [free consultation](#).

*"Office was a 10/10 experience. Made my car accident case as smooth as possible and was super transparent about everything. Definitely would recommend and use them again moving forward!!"* – Maqueila G., ★ ★ ★ ★ ★