W WISE LAW
PERSONAL INJURY AND ACCIDENT LAWYERS

(424) 235-7879
www.wiseinjuryfirm.com

RED ALERT CHECKLIST · WHEN THE INSURER CALLS

THE ADJUSTER TRAP
WHAT THEY ASK YOU TO SIGN, AND WHY.

The other driver's insurer calls within days and sounds helpful. You owe it nothing but the date, the location, and your direction of travel. Each request below is designed to shrink your claim before you know what it is worth. Check each one as it comes up, and give the adjuster our number instead of an answer.

SEVEN THINGS THEY WILL ASK FOR

- [ ] **"Can we get a quick recorded statement?"**

  Taken in week one, before you have a diagnosis, it becomes the document every later symptom is measured against. Your own policy requires you to cooperate with your own insurer. Nothing requires you to talk to theirs.

  Do instead: Give the date, the location, and your direction of travel. Decline the rest, politely, and give them our number.

- [ ] **"Just sign this medical authorization so we can get your records."**

  A release with no date range and no provider list lets them pull every record you have ever had, looking for an old complaint to blame. A release should be limited to this crash and the treatment for it.

  Do instead: Sign nothing until a lawyer has read it. We limit every release by date and by provider.

- [ ] **"Here is a check for your car. Sign the release and we will send it."**

  Some property damage releases settle "all claims," including your injuries, in one signature. The word "all" is the trap.

  Do instead: Read the words above the signature line. A property damage release should say property damage only.

- [ ] **"We can settle this today. It is our best offer."**

  A first offer is a negotiating position taken before your treatment ends, which is why it is low. A signed general release ends the claim, and no lawyer can reopen it because the injury got worse.

  Do instead: Get the offer in writing and do not sign. Your claim does not expire because their offer does.

- [ ] **"How are you feeling? Doing okay?"**

  "I'm fine" on a recorded line becomes "claimant reported no injuries." Soft tissue and disc injuries commonly surface on day two or three, and the call comes on day one.

  Do instead: "I am being evaluated by a doctor." That is the whole answer.

- [ ] **"Sign this so we can confirm your wages with your employer."**

  An open employment release reaches your whole personnel file, not the dates you missed.

  Do instead: Wage proof comes from you, limited to the dates you missed. Our lost wages checklist lists exactly what.

- [ ] **"You don't need a lawyer. You'll just lose a third of it."**

  The adjuster's job is to close the file for the least the company can pay. The number changes when the file is built and the case is ready to be filed, which is the work the fee pays for.

  Do instead: Take the free call. We tell people when a lawyer would not add anything.

THE ONE THING TO REMEMBER

You are not required to talk to the other driver's insurance company at all. Give them our number. We take the call, and you never give a recorded statement.

WHAT A FIRST OFFER LOOKS LIKE

In one of our rear-end cases the first offer was $31,500. The client went on to have back surgery, and the case settled for $1,250,000. Prior results do not guarantee a similar outcome.

Free case review: (424) 235-7879. No fee unless we recover. Case costs are disclosed in writing before we begin. Se habla español. The web version saves your progress: https://www.wiseinjuryfirm.com/library/tools/adjuster-trap/

Josh Kohanim, Esq., Wise Personal Injury & Accident Law, APC, 18653 Ventura Blvd., Suite 361, Tarzana, CA 91356. (424) 235-7879. Licensed by the State Bar of California, Bar No. 328609.