What to Expect From the Insurance Adjuster After a Car Crash

After a car crash, most people deal with an insurance adjuster long before they think about a lawsuit. The adjuster's job is to evaluate the claim for the insurance company, and some common practices can lower what a claim is worth if they go unnoticed. Knowing these practices is one reason people speak with an auto accident lawyer before signing anything.

Recorded statements and medical authorizations

The other driver's insurer may call within days and ask for a recorded statement. There is usually no obligation to give one to the other side's insurer, though a person's own policy may require cooperation with that insurer. Statements made while in pain or on medication can be used later to dispute the claim. Adjusters may also send broad medical authorizations that reach records unrelated to the crash. An auto accident attorney usually limits what is shared to records related to the crash.

Early offers and disputed injuries

An offer may arrive before the full extent of an injury is known. Accepting usually means signing a release that ends the injury claim. Some insurers argue that minor vehicle damage means no one could have been hurt, or they may point to preexisting conditions and gaps in treatment. Many also raise comparative negligence, assigning a share of the fault to the injured driver.

When the car is repaired or totaled

A property damage claim usually moves faster than an injury claim. If the car can be repaired, the insurer writes an estimate, and the repair shop may find hidden damage once work begins. Whether aftermarket parts may be used depends on the policy and state law. If repairs would cost more than a threshold set by state law or the insurer, the car **Car Accident Lawyers Wiki** is declared a total loss. The insurer then owes the actual cash value, meaning the market value just before the crash. Listings for comparable cars can support a higher number, and gap insurance, if purchased, may cover what is still owed on a loan.

Rental cars and loss of use

While the car is being repaired, the at-fault driver's insurer may owe the reasonable cost of a rental or payment for loss of use. The length of that period is often disputed, especially when parts are back-ordered or the inspection is delayed. A person's own rental reimbursement coverage typically has a daily limit and a maximum number of days. Receipts and a log of calls with the adjuster help support the claim.

Loss in resale value

A repaired car with a crash history often sells for less than one without. That difference is called diminished value. Whether it can be recovered depends on the state and the type of claim. Third-party claims against the at-fault driver's insurer are more often allowed than first-party claims under one's own policy, which may exclude it. An independent appraisal and the vehicle history report help document the loss. An automobile accident lawyer will know the rule in the state where the crash happened.

Complaints and general information

Each state has an insurance department that takes consumer complaints, and some states also have bad faith laws for unreasonable claim handling. This is general information rather than legal advice, and no article can promise any result.