

10 Things You Should Never Say to the Insurance Company After a Car Accident in Georgia

How to Protect Your Claim When Dealing With the Insurance Company

After a [crash in Georgia](#), one of the first calls you may get is from an insurance adjuster. They might seem polite, even sympathetic. They might say they just want to “get your side of the story” so they can “process your claim quickly.”

Make no mistake — they ARE NOT calling to help you. Insurance companies are for-profit businesses, and adjusters are trained to find ways to reduce, delay, or deny claims. What you say can be used against you, and even a small slip-up could cost you thousands of dollars in compensation.

Here are 10 things you should never say to the insurance company after a crash and why you should let a car accident lawyer handle these conversations instead.

1. “I’m Sorry” or Any Statement That Sounds Like an Admission of Fault

Apologies might feel natural, but in the world of insurance claims, even a polite “sorry” can be twisted into an admission that you caused the crash.

In Georgia, fault determines who pays for the accident. If the adjuster can pin even partial blame on you, your compensation can be reduced under the state’s modified comparative negligence rule. Stick to the facts, and never speculate about who’s at fault. That’s your lawyer’s job.

2. “I’m Fine” or Downplaying Your Injuries

You might not feel much pain right after the accident because adrenaline is masking your symptoms. But many injuries — like [concussions](#), [whiplash](#), and internal damage — can take hours or days to show up.

If you tell the insurance company you’re fine, they’ll use that to argue your injuries are minor or unrelated to the crash. Always see a doctor, and let medical professionals document your condition.

3. “It Was Just an Accident”

Calling the crash “just an accident” may sound harmless, but insurance adjusters can use that language to suggest it was nobody’s fault — and therefore, nobody should be held responsible.

Your words matter. Instead of labeling the incident, describe what happened factually: “I was stopped at a red light when another car hit me from behind.”

4. Detailed Statements Before You Talk to a Lawyer

Insurance adjusters will often ask you for a recorded statement right away. They may even imply it's required. It's not.

Recorded statements can be dangerous because the adjuster will ask leading questions designed to get you to say something that limits your claim. Politely decline and refer them to your attorney.

5. Guesses About Speed, Distance, or Timing

If you're unsure how fast you or the other driver was going, don't guess. The same goes for distances or how long events took. An inaccurate estimate, even an honest mistake, can be used to challenge your credibility.

Simply say you don't know and that the investigation will determine those details.

6. "I Think..." or "Maybe..." Statements

Speculation is a gift to insurance companies. If you're not 100% certain about something, don't guess.

For example:

- Don't guess about whether the other driver was distracted.
- Don't guess about whether your injuries are improving.
- Don't guess about what a witness saw.

It's perfectly fine to say, "I don't have that information right now."

7. Any Information About Your Medical History Without Guidance

Insurance companies often ask about [pre-existing conditions](#) so they can argue your injuries weren't caused by the crash. Without legal advice, you might reveal more than necessary, and that can backfire.

Your attorney will [know how to explain pre-existing conditions](#) in a way that still supports your case.

8. Agreeing to a Quick Settlement Offer

A fast check can be tempting, especially when bills are piling up. But insurance companies often make quick offers before the full extent of your injuries and expenses is known.

Once you accept, you generally can't ask for more — even if you discover you need surgery months later. Always have an attorney review any offer before signing.

9. Posting About the Accident on Social Media

While not something you'd "say" to the adjuster directly, anything you post online can and will be used against you. That includes:

- Photos of you out with friends
- Comments about the crash
- Jokes or sarcastic remarks that could be taken out of context

Insurance companies monitor social media to find anything that contradicts your claim of injury. The safest approach is to stay off social media entirely until your case is resolved.

10. "Yes" to Giving Full Access to Your Records

Adjusters sometimes ask you to sign broad medical release forms. These can give them access to your entire medical history, not just records related to the accident.

They may comb through years of records to find anything they can use to argue that your injuries are unrelated. Your lawyer will limit releases to only what's relevant.

Why Your Lawyer Should Handle All Insurance Communications

An experienced Atlanta car accident lawyer knows the tactics insurance companies use and how to counter them. When you hire a law firm like [Gary Martin Hays & Associates](#), your attorney becomes the point of contact, so you don't have to deal with adjusters directly.

Your lawyer will:

- Protect you from saying anything that could hurt your claim
- Gather and present evidence that supports your case
- Negotiate aggressively for the full amount you deserve
- Take the fight to court if the insurance company refuses to be fair

This not only protects your rights but also reduces stress so you can focus on healing.

The Bottom Line

After a crash, the insurance company's goal is to protect its profits — not your future. What you say in those early conversations can make or break your case.

The safest move is simple: say as little as possible and call an attorney immediately. At the Law Offices of Gary Martin Hays & Associates, P.C., we have [recovered over \\$1 billion](#) for Georgia families, and we know how to stand up to insurance companies.

Contact Georgia's Power Law Firm Today

If you've been injured in a car accident anywhere in Georgia, don't give the insurance company the upper hand. Call 1-800-898-HAYS or [contact us online](#) for a free, no-obligation consultation.

We're ready to protect your rights, deal with the insurance company, and fight for the maximum compensation you deserve.