

How Georgia Insurance Adjusters Use Missed Concussion Symptoms To Deny TBI Claims

Why A Negative CT Scan Doesn't Mean You Don't Have A Concussion After A Georgia Car Accident

A [concussion](#) can be invisible in the exact moment your life starts dividing into “before” and “after.” You might walk away from a [Georgia car crash](#) thinking you’re lucky, only to wake up days later with crushing headaches, foggy thinking, nausea, light sensitivity, or a short fuse that wasn’t there before. Then the insurance adjuster steps in and starts treating your symptoms like they’re a storyline you created, not an injury you’re living.

At the [Law Offices of Gary Martin Hays & Associates, P.C.](#), we’ve seen how insurers handle traumatic brain injury claims when the early medical record doesn’t spell everything out in bold letters. Adjusters aren’t medical professionals, but they’re trained to hunt for gaps. They’ll take a missed symptom, a delayed complaint, or a “normal” scan and use it like a weapon to deny a concussion claim or minimize a TBI case.

They don’t need the argument to be fair. They just need it to sound clean. A TBI claim often rises or falls on what gets written down early.

What Do Insurance Adjusters Look For After A Crash When A Concussion Is Suspected?

Adjusters read medical records like cross-examiners. They’re looking for anything that lets them say the brain injury wasn’t real, wasn’t serious, or wasn’t caused by the crash.

They typically zero in on the first 24 to 72 hours because they know that’s when people are overwhelmed, scared, medicated, and focused on obvious injuries like neck pain or broken bones.

Here’s what they’re usually searching for:

- “Denied loss of consciousness”
- “No head injury”
- “No dizziness”
- “No nausea or vomiting”
- “No headache”
- “Normal neurological exam”
- “CT negative”
- “Patient appears well”
- “Discharged in stable condition”

Those phrases don't mean you didn't suffer a concussion. They mean the record doesn't capture what you didn't know to say, what you didn't feel yet, or what you couldn't articulate in a chaotic moment. An adjuster will treat missing notes like missing injuries.

How Do Missed Concussion Symptoms Happen In The Real World?

This is where insurers pretend the medical chart is a perfect mirror of the body. It isn't. It's a snapshot taken under stress, time pressure, and confusion.

Missed [concussion symptoms](#) are common for reasons that have nothing to do with honesty:

- You're in shock and your adrenaline masks symptoms
- You're focused on pain in your neck, back, chest, or limbs
- You assume headaches and fog are "normal" after a crash
- You don't recognize memory issues until you're back at work
- You're discharged quickly and told to follow up if things worsen
- Symptoms evolve as swelling, inflammation, and sleep disruption build
- Someone asks if you "hit your head," and you say "I don't think so" because you truly don't remember

Even the phrase "no loss of consciousness" gets misused. Lots of concussions happen without it, but adjusters love to treat that line like a case-closer. The symptom you don't report on day one is the symptom they'll deny on day thirty.

What Are The Concussion Symptoms Adjusters Most Commonly Claim You Never Had?

When an adjuster is trying to undermine a TBI claim, they usually focus on symptoms that are subjective and hard to photograph. They'll act like anything you can't show on an X-ray must be exaggerated.

The concussion and mild TBI symptoms they most often attack include:

- **Headaches And Pressure:** They claim it's stress or "just tension."
- **Brain Fog And Slowed Thinking:** They call it distraction or anxiety.
- **Memory And Concentration Problems:** They blame workload or age.
- **Dizziness And Balance Issues:** They argue it's inner ear or unrelated.
- **Light And Noise Sensitivity:** They frame it as preference, not injury.
- **Sleep Disruption:** They suggest it's worry about the accident.
- **Mood Changes:** Irritability, depression, and emotional swings get labeled as "pre-existing."
- **Nausea:** They treat it like a stomach bug unless it's documented early.

If the early record doesn't mention these symptoms, the adjuster will often say they appeared later because the claim is "lawyer-driven." That word choice isn't accidental. It's meant to shame you out of pursuing what you're owed.

Why A Normal CT Scan Doesn't End A Georgia TBI Claim

This is one of the most common denial talking points: "The CT was normal, so there wasn't a brain injury." Adjusters love that sentence because it sounds scientific.

But a [CT scan](#) is typically used to rule out catastrophic emergencies like bleeding or fractures. A normal CT doesn't mean your brain wasn't injured. It means there wasn't obvious acute bleeding that required immediate surgical intervention.

Adjusters will take "normal imaging" and stretch it into "no injury," even when the symptoms and clinical picture point in the other direction. A normal scan can still sit alongside a very real concussion.

How Do Adjusters Use Delayed Treatment To Attack A Concussion Case?

Delays happen for a lot of reasons. People try to tough it out. They don't want to miss work. They assume symptoms will fade. They don't want to feel dramatic. Then days turn into weeks, and the crash keeps showing up in their life in quieter, uglier ways.

Adjusters use those gaps to claim:

- You weren't really injured
- The symptoms must have another cause
- If it were serious, you would've gone sooner
- Someone "told you" to report symptoms later

They'll ignore that concussions can evolve, get worse, or become obvious only after you try to return to normal life. They also ignore that many people don't get clear concussion guidance in the ER, and quick discharge is common. A delay becomes their excuse, even when the crash is the cause.

What Documentation Makes A Georgia TBI Claim Harder For Insurers To Deny?

When concussion symptoms were missed early, the case has to be built around consistency and medical support over time. The goal is to show that the symptoms weren't invented. They emerged, persisted, and were documented.

The documentation that often carries weight includes:

- **Consistent Symptom Reporting:** The same issues show up across multiple appointments.
- **Specialist Evaluation:** Neurology, concussion clinics, or other providers who understand brain injury patterns.
- **Objective Functional Impact:** Notes about work restrictions, cognitive difficulty, or daily limitations.
- **Therapy Records:** Vestibular therapy, cognitive therapy, or related treatment that tracks progress and symptoms.
- **Clear Timeline:** Records showing when symptoms started and how they changed after the crash.

Insurers don't fear your pain. They fear your paper trail.

What Should You Avoid Saying To An Adjuster After A Suspected Concussion?

Conversations with adjusters are often framed as "just routine." They aren't. Adjusters are [trained to get soundbites](#) that can be repeated later.

Phrases they love include:

- "I'm fine"
- "I didn't hit my head"
- "I didn't black out"
- "It's probably nothing"
- "I'm feeling better"

You can be trying to stay positive and still hand them the exact line they'll use to deny your TBI claim. They'll treat early optimism like a medical opinion. A recorded statement can freeze a moving injury into a single sentence.

Why Georgia TBI Claims Often Become Credibility Battles

This is the part that feels unfair, because it is. Concussions often don't show up the way broken bones do. You can look "normal" while your brain is fighting you every day.

Insurance companies take advantage of that. They'll frame a TBI claim as a credibility issue and try to turn normal life events into alternative explanations. They'll call symptoms "stress." They'll say you're anxious. They'll imply you're exaggerating.

What they're really doing is trying to make the claim emotionally expensive to pursue, because that's how they keep payouts low.

How Does Gary Martin Hays Handle Concussion And TBI Claims In Georgia?

At Law Offices of Gary Martin Hays & Associates, P.C., we know how insurers build denial narratives, especially when early concussion symptoms weren't fully documented. [Gary](#) started his career working for insurance companies, and that inside knowledge still matters when adjusters try to turn a gap in the record into a reason to deny a brain injury claim.

We focus on building the timeline, locking down consistent medical documentation, and showing the real-life impact of a TBI, because that's what moves the case from skepticism to accountability.

If a Georgia car accident left you dealing with headaches, fog, memory issues, or symptoms that didn't show up until later, [contact the Law Offices of Gary Martin Hays & Associates, P.C.](#) for a free consultation to review your potential legal options. There are no up front costs, and you pay nothing unless we win your case.