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When I'm in an accident what should I say when the insurance adjuster calls me?

You should always be polite when an insurance adjuster calls you about your accident situation. It makes a difference if the insurance adjuster is from your own insurance company that insures you and your car or is the insurance adjuster for the other driver whose car collided with yours. If the adjuster is from your own insurance company, they probably want to talk to you about applying for personal injury protection (PIP) benefits that you are entitled to on a no-fault basis to pay for medical expenses and for wage loss that you may incur if you are off work because of your injury. That adjuster from your own insurance company is generally going to be helpful to you but you should be careful not to minimize the extent of your injury or the difficulties that you are having. Adjusters are trained to "adjust down." There has never been an adjuster who "adjusted up."

If the insurance adjuster is from the other driver's company then they are against you. They will want to take a tape-recorded statement from you and you should refuse to do this until you've had an opportunity to talk to a lawyer. Anything you say to this adjuster will be used against you. Many times just the way you phrase something may be easily misinterpreted so you must be very careful. Many times it is not apparent how badly injured you are or how long it may take you to recover during the first week or two after an automobile collision injury. Sometimes your primary care doctor will treat you conservatively for several weeks before finally deciding to refer you to a specialist who may then find that there are additional or more serious injuries. So you should probably politely refuse to give a statement or have a discussion with the other driver's insurance adjuster until after you've had an opportunity to talk to a lawyer. At our office you can call one of our attorneys who will discuss the situation with your case with you for no charge. If it appears that your case is too small to warrant involving an attorney then the attorney will let you know that. If however, it appears that having an attorney represent you would be of real benefit because of the circumstances and injuries in your case, then normally our attorneys will take an injury case on a contingent fee basis which means you will not have to pay money up front, but rather the attorney will be paid from money that he recovers for you.