

---

# DO'S & DON'TS CHECKLIST

Talking With An Insurance Adjustor

By Christopher M. Davis, Attorney at Law



DAVIS LAW GROUP, P.S.

Davis Law Group, P.S.  
2101 Fourth Avenue  
Suite 630  
Seattle, WA 98121

206-727-4000

---

**Davis Law Group, P.S.**  
2101 Fourth Avenue  
Suite 630  
Seattle, WA 98121

**Phone:** 206-727-4000  
**Fax:** 206-727-4001  
info@injurytriallawyer.com

[www.InjuryTrialLawyer.com](http://www.InjuryTrialLawyer.com)



DAVIS LAW GROUP, P.S.

Copyright © 2007 by Christopher Michael Davis

All rights reserved. No part of this report may be reproduced, stored in a retrieval system, or transmitted by any means, electronic, mechanical, photocopying, recording, or otherwise, without written permission from the author.

Printed in the United States of America.

---

## DO'S & DON'TS

### TALKING WITH AN INSURANCE ADJUSTOR

*Adjusters are trying to minimize the amount of money that their company will pay.*

If you have been in a car accident you will be interviewed by both an adjuster from your own insurance company and by an adjuster from the other party's insurance company. Both adjusters are trying to minimize the amount of money that their company will pay. Follow this tip sheet to make sure you do not jeopardize your personal injury claim during these phone interviews.

#### DO'S

- Write down the name, address, and phone number of the insurance adjuster and insurance company.
- Provide your full name, address and telephone number.
- Take notes and of the conversation.
- Ask the adjuster if they are aware of any witnesses.
- Be very general when you describe your injuries. Tell the adjuster you will provide a complete, detailed, medical description of your injuries after you and your doctors have

done a full assessment.

- Before the conversation it would be a good idea to read the following reports which are available for FREE on our website:

TOUGH QUESTIONS: Questions The Insurance Adjustors Don't Want You To Ask

COMMON INSURANCE INDUSTRY ARGUMENTS: Excuses used by insurance companies to avoid paying a fair and reasonable settlement.

#### DON'TS

- Do not agree to an audio tape recording of the conversation.
- Insurance adjusters will engage you in an informal conversation in an effort to relax you and get as many details about the accident as possible. Do not discuss anything but the basic facts of the accident: a) where the accident occurred; b) Date and time of the accident; c) type of accident – motor vehicle, slip and fall.

You do not need to provide details

about your work, such as income,  
schedule or details of what you do  
at your job.

- Do not agree to anything.
- DO NOT SIGN ANYTHING.
- Don't answer family questions.

You are under no obligation to give  
any information about your family.

- You are not obligated at this point  
to identify witnesses.
- You are not obligated to give the  
adjuster the name of your doctor.

---

## ABOUT THE AUTHOR

### *CHRISTOPHER M. DAVIS*

Washington attorney Christopher Michael Davis has been representing individuals in accident cases and against insurance companies since 1994.

#### **Davis Law Group, P.S.**

The personal injury attorneys and trial lawyers at the **Davis Law Group, P.S.** are dedicated to protecting your interests and handling your case with personal attention, aggressive advocacy, professionalism, and compassion.

We have been successfully representing injured people, car accident victims, and wrongful death cases in Washington State for almost 15 years. We understand that sustaining traumatic and life changing injuries is emotionally devastating. We strive to balance this concern with the unique and rigorous demands of the legal system. We understand that the selection of your personal injury attorney is an important decision, and which may have far reaching consequences.

In 2006, he was named a Rising Star Attorney by Washington Law & Politics magazine (this recognition is given only to the top 2.5% of lawyers age 40 and under in Washington State). In 2007, Washington Law & Politics named Mr. Davis a Super Lawyer (the top 5% of lawyers in Washington). Mr. Davis speaks at Continuing Legal Education seminars on topics related to personal injury. He teaches and instructs other lawyers in Washington State on topics such as jury selection, proving damages and developing winning trial techniques.

Mr. Davis has been licensed to practice law in Washington State since 1993. He has obtained millions of dollars in verdicts and settlements for his clients. Mr. Davis is a member of numerous professional organizations, including the Washington State Trial Lawyers Association, American Association for Justice, and the North American Brain Injury Society.

If you believe you or a loved one has been wronged, contact Mr. Davis today for a FREE, no obligation consultation at 206-727-4000.

**Davis Law Group, P.S.**  
2101 Fourth Avenue  
Suite 630  
Seattle, WA 98121

**Phone:** 206-727-4000  
**Fax:** 206-727-4001  
info@injurytriallawyer.com

www.InjuryTrialLawyer.com



DAVIS LAW GROUP, P.S.



*Christopher M. Davis*  
Attorney at Law

---