What to Expect From the Insurance Adjuster After a Car Crash

Most people deal with an insurance adjuster long before a lawsuit is even a question. 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 what to expect is one reason people talk with a car accident lawyer before signing anything.

Early calls from the adjuster

An adjuster for the other driver may call within days to request a recorded statement. Usually there is no duty to give one to the other driver's insurer, although a person's own policy may require cooperation with their own insurer. Comments made while hurting or medicated can later be used to dispute the claim. Adjusters sometimes send broad medical **car accident lawyer** authorizations that open records unrelated to the crash. A car crash lawyer usually limits what is shared to records related to the crash.

Common settlement practices

An offer may arrive before the full extent of an injury is known. Accepting it 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 point to gaps in treatment and preexisting conditions. They may also argue comparative negligence, assigning part of the fault to the injured driver.

Repairs and total losses

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. Rules on aftermarket parts depend on the policy and state law. When repairs would exceed *caraccidentlawyers.wiki* a threshold set by state law or the insurer, the car is declared a total loss. The insurer then pays the actual cash value, the market value right 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.

Getting around during repairs

The at-fault driver's insurer may owe the reasonable cost of a rental car, or payment for loss of use, while repairs are underway. How long that period should last is a common dispute, 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. Keeping receipts and notes of each call with the adjuster helps support the claim.

Loss in resale value

Even after a good repair, a car with a crash history often sells for less. That loss is known as diminished value. Whether it can be recovered depends on the state and the type of claim. Claims against the at-fault driver's insurer are more commonly allowed than first-party claims under one's own policy, which may exclude diminished value. A written appraisal and the vehicle history report can document the loss. A motor vehicle accident attorney will know the rule in the state where the crash happened.

Complaints and general information

Every state has an insurance regulator that accepts consumer complaints, and some states also have bad faith laws for unreasonable claim handling. This article is general information, not legal advice, and no article can promise a particular result.