Recorded Statement Planning WORKSHEETAuto Insurance Claims

After you've filed an injury claim with the at-fault driver's insurance company, you will likely get a call from the adjuster asking for a recorded statement.

Most attorneys advise their clients not to give a recorded statement. Insurance adjusters are experts at trying to get you to say things that will hurt your claim.

If you decide to give a recorded statement, use this worksheet to help you prepare answers to common questions asked by insurance adjusters.

Your Name, Address, Date of Birth:	
Date and Time of Accident:	Location:
Where were you going?	How fast?
Do you own the car you were driving? What is the make, model, year?	
2 How did the accident happen?	
3 What did you do to avoid the crash?	
Were you using your phone or otherwise distracted before the accident? What phone service do you use?	
5 Are there witnesses? Who?	
6 What are your injuries?	
7 Were you treated at the scene?	
8 Did you use drugs or alcohol in the 24 hours before the accident?	
9 Are you seeing a doctor?	
10 Where do you work? What's your income?	
11 Any medical conditions or old injuries?	





Helpful Tips for Giving a Recorded Statement

It's important to remember that you are not legally obligated to give a recorded statement to the at-fault driver's insurance company, especially if you're not comfortable.

Some adjusters might try to bully you or say things to make you mad. Others act friendly and sympathetic. Watch out, because an insurance adjuster is never your friend. The adjuster's goal is to dig up reasons to deny or limit your claim.



DON'T

- Give a recorded statement if you're tired, confused, in severe pain, or taking medications
- · Admit fault for the accident
- Discuss personal problems or financial hardships
- Make guesses or offer opinions

DO

- · Stick to the facts
- Listen carefully and take your time before answering each question
- Say "I don't know" if you don't know the answer to a question
- Consider talking to an attorney before agreeing to a recorded statement

Notes:	
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