

What to Do If the Insurance Company Asks You to Give a Recorded Statement

An experienced attorney can help protect your rights

After an accident, when you're already dealing with pain, stress, and medical bills, you may be contacted by the insurance company. An insurance adjuster is asking you for a recorded statement. That might sound like no big deal, but what you say in that statement can have a lasting impact on your injury claim, your compensation, and your recovery.

At [John R. Solis, Attorney at Law](#), we've seen how insurance companies twist even the most innocent words to minimize payouts. For more than two decades, our firm has fought to protect the rights of injury victims in Laredo and throughout South Texas. If you're being asked to give a recorded statement, there are two things to keep in mind: you have the right to protect yourself, and legal guidance can make all the difference.

What is a recorded statement in an insurance claim?

A recorded statement is an official audio recording of your version of events following an accident. Typically requested by an insurance adjuster, either from your own insurer or the at-fault driver's, the statement is meant to gather details about how the crash happened, who was involved, what injuries you sustained, and whether you've received medical treatment.

Though the request may sound harmless, a recorded statement is not a routine part of the process. But when one is given, it becomes part of your claim file and can be used later to justify reducing or denying compensation. Insurance adjusters are trained to ask questions in a way that may get you to say something inaccurate, incomplete, or damaging to your case.

Why do insurance companies want a recorded statement?

Unfortunately, insurance companies are not on your side. Whether it's the other driver's insurer or your own, the goal is often the same: to limit financial liability. By requesting a recorded statement, the insurance company is hoping to:

- Identify inconsistencies in your account of the crash
- Get you to unintentionally admit fault
- Minimize the extent of your injuries
- Use your own words to weaken your case
- Lock you into details that may not reflect the full picture

Even a seemingly harmless comment, such as saying "I feel okay" before seeing a doctor, can be used later to dispute the severity of your injuries.

Do I have to give a recorded statement to the insurance company?

Whether you're required to provide a statement depends on which insurance company is asking.

- **If it's the other driver's insurance company:** You are not legally required to give a recorded statement to the at-fault driver's insurer. Doing so can be risky. There is no benefit to providing a statement to the other party's insurance company without consulting a lawyer. These adjusters do not represent your interests and will look for any opportunity to reduce or reject your claim.
- **If it's your own insurance company:** If your own insurance company wants a recorded statement, the situation is different. Many policies include a "duty to cooperate", which may require you to respond to reasonable requests during the claims process. However, this does not mean you must agree to a recorded statement on the spot, or without legal advice.

You have the right to understand what's being asked and to have an attorney present. At John R. Solis, Attorney at Law, we help clients communicate with their insurers in a way that meets their obligations without compromising their rights.

Should you give a recorded statement to the insurance adjuster?

Even if you feel you have nothing to hide, giving a recorded statement without preparation can lead to costly mistakes. It's easy to get nervous, forget details, or unknowingly say something that sounds like an admission of fault.

The truth is you should never give a recorded statement to an insurance adjuster without speaking to an attorney first. That's especially true if:

- You're still receiving medical treatment.
- You're unsure who was at fault.
- The crash involved serious injuries.
- The insurance company is pressuring you for a statement.

An experienced attorney can review your policy, determine whether a statement is necessary, and help you respond in a way that protects your case.

What to say in a recorded statement for insurance

If your attorney determines that a recorded statement is unavoidable, usually when your own insurance company requires one, here are a few important guidelines to follow:

- **Be honest, but don't overshare:** Stick to the facts. Don't guess or speculate. If you're unsure about something, it's okay to say, "I don't know" or "I don't remember."

- **Avoid admitting fault:** Don't make comments like "I didn't see the other car" or "I should have braked sooner." Even casual remarks can be taken as you taking the blame.
- **Don't downplay your injuries:** Statements like "I feel fine" or "It's not that bad" can be used to dispute the seriousness of your injuries. If you're in pain or undergoing treatment, say so clearly.
- **Refer to medical providers:** If asked about your injuries or recovery, you can say, "I'm still being evaluated by my doctor" or "My treatment is ongoing." Let the medical records speak for themselves.
- **Remain calm and professional:** Even if you're frustrated with the process, keep your tone polite and businesslike. Losing your temper or becoming emotional can be used to paint you as unreliable or uncooperative.

How an experienced Laredo attorney can help

A recorded statement can strongly impact the outcome of your claim. That's why working with a lawyer is so important.

At John R. Solis, Attorney at Law, we can:

- Review your policy and advise whether a statement is necessary.
- Handle communications with the insurance company for you.
- Prepare you for what to expect if you must give a statement.
- Be present during the statement to protect your interests.
- Help ensure that nothing you say is taken out of context or used against you later.

Protect yourself. Protect your claim. Call John R. Solis, Attorney at Law.

A recorded statement might seem like a small step, but it can have major consequences for your injury claim. Saying the wrong thing can give the insurance company the upper hand. Don't let that happen.

Whether your own insurance company is requesting a statement or the at-fault party's adjuster is calling nonstop, you don't have to handle this alone. John R. Solis, Attorney at Law, is ready to help.

With over 25 years of experience helping accident victims in Laredo, TX, and surrounding areas, we know how to take on the insurance companies and win. We'll deal with the adjusters so you can focus on what really matters: your recovery.

[Contact us](#) today for a [free case evaluation](#). Let us protect your rights and help you pursue the full compensation you deserve.