

# **Should You Give a Recorded Statement to the Insurance Company?**

## **Find out how our Silver Spring law firm can protect your rights**

You were in a crash and now you're dazed, hurting, and overwhelmed. Maybe your car is in the shop. Maybe you're sitting in a stiff plastic chair at an urgent care clinic. Then, the phone rings. It's the insurance company. They have just a few quick questions for the record, but they claim it's nothing serious; they just need "your side of the story." Seems harmless enough, right?

Don't be fooled. A recorded statement could cost you everything after a car accident. If you were hurt in a crash, don't let the insurance companies take advantage of your situation. Find out how an experienced [car accident lawyer](#) in Silver Spring, Maryland can protect you from insurance company tactics and get the best possible outcome for your case.

## **What is a recorded statement?**

A recorded statement is not just a phone call. It's a formal, on-the-record interview. It's often requested by an insurance adjuster shortly after a car crash, workplace accident, or personal injury claim is filed.

They'll ask you to describe what happened, how you're feeling, who saw the accident, what you were doing, and more. It might feel like a conversation, but it's a fact-finding mission. Every word you say is potential evidence. In fact, that conversation could be taken out of context and even used in court if your case goes to trial.

## **Why do insurance companies want your statement?**

Insurance companies are not looking to help you; they're looking to protect themselves. Insurance companies are businesses. Their job isn't to hand out money – it's to keep as much of it as possible.

They ask for a recorded statement because:

- They want to lock in your story before you understand the full extent of your injuries.
- They're hoping you'll say something that weakens your case.
- They want to identify inconsistencies between your statement and the police report or medical records.
- They can use your own words to justify a lower payout or no payout at all.

## **Are you legally required to give one?**

If your own insurance company is asking, you may be contractually obligated to cooperate. Most policies have a "duty to cooperate" clause that says you must assist in the investigation of

your claim. That might include a recorded statement. But even then, there are ways to protect yourself.

But if the call comes from the other party's insurance company, then you're not legally required to speak to them. In fact, you probably shouldn't. No matter how polite or persistent they are, you can simply say: "I'm not comfortable giving a recorded statement at this time." Let them speak with your lawyer instead.

### **How can a recorded statement hurt your claim?**

Let's say you've just been rear-ended. An adjuster calls and asks, "How are you feeling?" Trying to be polite, maybe you say, "I'm fine." Two weeks later, an MRI shows you've got a herniated disc. You're in physical therapy, missing work, and waking up every night in pain. But they'll say, "We have it on record. You said you were fine."

Even something as innocent as "I didn't see them coming" can be twisted to imply fault. If your timeline is off by a few minutes? Or if you forget a detail? That inconsistency becomes a talking point for the defense.

Recorded statements are like traps wrapped in small talk. You think you're just chatting. But they're listening for anything they can use against you.

### **What should you do if an insurance company adjuster calls?**

Take a deep breath, stay calm, and follow these steps:

- Get their name, title, and the name of the company they represent.
- Politely decline to give a recorded statement.
- Ask them to send any questions in writing. Or better yet, refer them to your attorney if you have one.
- Write down the date and time of the call, and anything they said that felt pushy or misleading.

You don't have to be rude; you just have to be firm. If they say things like "We can't move forward without your statement," don't buy it. That's pressure, not policy.

### **What if your own insurance company asks for one?**

This is where you need to be a little more careful. If it's your own insurance company asking, you may need to give a statement eventually. But that doesn't mean you should rush into it unprepared.

Here's what you can do:

- Ask for time. Let them know you're still seeking medical treatment and need a few days.
- Review any reports or notes first. Make sure your memory is clear and your facts are straight.
- Stick to the facts. Don't speculate. If you don't know the answer to a question, say so.
- Avoid saying things like "I'm fine" or "I don't think I'm hurt." Let your doctors do the diagnosing.
- Get help from an experienced Maryland car accident lawyer before giving the statement, even if it's your own insurance provider.

The only time you should ever give a recorded statement is when you've spoken to a lawyer who has advised you on how to proceed.

### **Get experienced legal help after your car accident in Silver Spring or beyond**

If you were injured in a car accident in Silver Spring, College Park, or anywhere in Montgomery or Prince George's County, don't try to take on the insurance companies alone. [Goldberg Finnegan](#) is ready to stand by your side, protect your rights, and fight for the full compensation you deserve. Whether you're dealing with mounting medical bills, lost income, or the emotional toll of a serious injury, we're here to help you rebuild and move forward.

Insurance companies often pressure crash victims into quick settlements that are far below what they truly need. We won't let that happen to you. Our legal team knows how to investigate crashes, gather the right evidence, and negotiate aggressively on your behalf. Best of all, we work on a contingency fee basis, which means you pay nothing upfront, and we only get paid if we win your case. There's no risk to you – your first consultation with us is completely free, with no obligation.

The clock is already ticking on your ability to take legal action. [Contact us](#) or call today and schedule your free case evaluation. We proudly serve crash victims across Silver Spring, College Park, Wheaton, Hyattsville, and throughout the greater Montgomery and Prince George's County areas.

*"Mr. Finnegan was extremely professional and helpful through the entire process. He answered all of my questions and made sure that I was thoroughly prepared anytime we had to prepare for court. I am so thankful a friend had recommended him."* — T.O., ★ ★ ★ ★ ★