Should You Talk to the Insurance Adjuster After a Crash The call usually comes fast. Sometimes it's the next morning, while you're still sore and trying to sort out a rental car. The voice on the line is friendly. The adjuster says they just want to get your side of the story and asks if they can record the conversation. Should you say yes? In most cases, no, not to the other driver's insurer. That adjuster works for the company that has to pay your claim, and their job is to close it for as little as possible. A recorded statement captures your words while you're hurting, medicated or still in shock, and those words can be replayed later. If you say "I'm fine" out of habit, that can show up months later as proof you weren't hurt. If you guess at your speed or distance, a wrong guess can be used to push fault onto you. Under Texas modified comparative fault rules, being found 51 percent or more responsible bars recovery entirely, so those small details carry real weight. Politely saying you'd rather not give a statement is enough. You don't owe the other company an explanation. Your own insurance company is different. Your policy likely requires you to report the crash and cooperate, and you may need your insurer for PIP benefits or for uninsured and underinsured motorist coverage if the other driver doesn't carry enough. Even so, keep it to the basic facts. Where and when it happened. Which vehicles were involved. That you're getting medical care. You don't need to speculate or describe your injuries in detail before a doctor has. If your own insurer asks for a recorded statement, it's fine to ask for a little time to talk with a lawyer first.

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Alex Aguirre knows this process from both sides. He began his career as an insurance defense attorney, representing insurance companies and corporations against injury claims, before switching sides to represent injured people. He's seen how adjusters are trained and how claim files get built. That's a big part of why the firm tells clients to let their lawyer handle contact with the other insurer. Once you hire a San Antonio car accident lawyer, those calls go to the firm, and you get to focus on healing. Clients often mention that paralegal Jackie stays in touch and explains each step, so you're never left wondering what's happening. Whether your wreck happened on Loop 410 near the airport, on Blanco Road, or along I-10 by La Cantera, you can get advice before you say anything on the record. The consultation is free, and San Antonio car crash lawyer there's no fee unless they win. Call (210) 922-0808 day or night, or come by the Napier Park office just off Loop 1604.

The Aguirre Law Firm, PLLC Address: 3015 Napier Pk, San Antonio, TX 78231 Phone: (210) 922-0808 FAQ About San Antonio Car Accident Lawyer How much do lawyers take from a car accident settlement in Texas? Most Texas car accident lawyers work on contingency, so their fee is a percentage of what they recover and nothing if they lose. The Aguirre Law Firm, PLLC handles San Antonio car accident cases this way, with no upfront cost and no fee unless the firm wins. The exact percentage is set out in your written fee agreement before any work starts, so there are no surprises. How hard is it to win a car accident lawsuit? It depends on the evidence. Clear fault, a CR-3 crash report, photos, witnesses and consistent medical records make a claim much stronger. Founder Alex Aguirre spent the start of his career defending insurance companies, so the firm knows the arguments insurers use to deny or shrink claims and prepares for them early. Most cases settle, but the team is ready to go to trial when an offer is unfair. What is my San Antonio car accident claim worth? No honest lawyer can put a number on your claim without looking at the details. Value depends on your medical bills, future treatment, lost wages, the severity of your injuries and how clear the other driver's fault is. The Aguirre Law Firm, PLLC reviews all of this in a free consultation and explains what compensation may be realistic for your situation. What should I do after a car accident in San Antonio? Check everyone for injuries, call 911 and get the report number from SAPD or the Bexar County Sheriff's Office. Take photos of the vehicles and the scene, get witness details and see a doctor quickly, even if you feel fine. Then call The Aguirre Law Firm, PLLC at (210) 922-0808, which is open 24 hours a day. Can I recover compensation if I was partially at fault? Yes, in many cases. Texas uses modified comparative fault, so you can still recover as long as you are less than 51 percent responsible, although your award is reduced by your share of the blame. Insurers often push extra fault onto injured drivers after crashes at busy spots like Loop 1604 and I-

10, and the firm works to challenge that with evidence. Should I talk to the other driver's insurance company? It's best not to give a recorded statement before you get legal advice. Adjusters can use casual comments like "I'm fine" to argue your injuries aren't serious. Alex Aguirre knows these tactics from his years on the defense side, and his team can handle insurer calls for you from the first day. How long do I have to file a car accident claim in Texas? Texas generally gives you two years from the date of the crash to file a personal injury lawsuit, and two years from the date of death for a wrongful death claim. Some claims, such as those involving a government vehicle, can have earlier notice requirements. Calling The Aguirre Law Firm, PLLC early gives the team time to gather evidence before it disappears. What compensation can I get after a San Antonio car wreck? You may be able to recover current and future medical costs, lost wages and earning capacity, property damage, pain and suffering, mental anguish and physical impairment. In cases of gross negligence, such as some drunk driving crashes, Texas law may also allow exemplary damages. The firm reviews every category so nothing gets left out of your claim. What if the driver who hit me has no insurance? Your own policy may still protect you. Texas insurers must offer uninsured and underinsured motorist coverage and personal injury protection, and PIP is included unless you rejected it in writing. The Aguirre Law Firm, PLLC reviews your policy for free and pursues every available source of recovery, including in hit and run cases. Do I need a lawyer for a minor car accident? If nobody was hurt and the damage is small, you may not need one. If you have pain, missed work or the insurer is disputing fault, a free consultation is worth the call. The Aguirre Law Firm, PLLC will tell you plainly whether your San Antonio crash needs legal help. How long does a car accident settlement take in Texas? Simple claims can settle in a few months, while serious injury cases often take longer because you need to finish treatment before the full cost is known. Clients of the firm often mention regular update calls from paralegal Jackie and case manager Nicole, so you're never left guessing where your case stands. Does the firm help Spanish-speaking clients? Yes. Hablamos Espanol, and the firm offers language assistance so Spanish-speaking clients can discuss their case comfortably. Founder Alex Aguirre is a San Antonio native and a former president of the Mexican American Bar Association. Call (210) 922-0808 for a free consultation in English or Spanish.