



Dealing with Insurance Adjusters

Common "Trap" Questions in Arizona

The "Comparative Negligence" Trap

Because Arizona allows you to recover even if you are 99% at fault, adjusters will try to get you to admit to even 5% or 10% of the blame to chip away at your payout.

- **Trap Question:** "Was there anything you could have done to avoid the accident?"
- **The Response:** "I was operating my vehicle safely and following all traffic laws. The police report accurately reflects the scene."

The "Pre-Existing Condition" Trap

- **Trap Question:** "Have you ever had back pain or a similar injury before this?"
- **The Fact:** Arizona follows the "**Eggshell Skull**" Rule. The defendant is responsible for the aggravation of a pre-existing condition.
- **The Response:** "I am happy to provide relevant medical records through my attorney that pertain to the injuries caused by this specific accident."

The "Recorded Statement" Request

- **The Advice:** There is **no legal requirement** in Arizona for you to give a recorded statement to the *other* driver's insurance company. Simply say: "*I am not comfortable being recorded without my counsel present.*"