What Happens When the Other Driver Blames You for the Accident?

Being blamed for a crash does not automatically mean you caused it, and it does not necessarily mean you have no injury claim. Drivers often remember collisions differently, and insurance companies may reach competing conclusions after reviewing the available evidence.

When fault is disputed, Puyallup car accident lawyer John Forsythe can investigate the collision, organize the evidence, review insurance issues, and help an injured person understand how Washington's comparative-fault rules may affect the claim.

Washington Uses Comparative Fault

Washington law does not use a simple rule that an injured person loses the entire claim merely because some fault is attributed to that person. Under RCW 4.22.005, contributory fault diminishes compensatory damages in proportion to the claimant's share of fault but does not bar recovery by itself.

That makes the percentage of responsibility important. A disputed-fault claim may require careful analysis of the collision rather than accepting the first accusation made at the scene or during an insurance call.

John M. Forsythe Campbell Barnett PLLC 317 South Meridian Puyallup, WA 98371 (253) 848-3513 Injured in a car accident? Contact John Forsythe to discuss your case and learn about your legal options.

An Insurance Company's Fault Decision Is Not the Same as a Court Judgment

Insurance adjusters investigate claims and make decisions for their companies based on the evidence available to them. Their conclusions can affect settlement negotiations, but an adjuster's position is not the same thing as a final judicial determination of legal responsibility.



If an insurer says you were partly or completely at fault, ask what evidence supports that conclusion and preserve the information you have. A disagreement may be resolved through additional investigation, negotiation, or, in some cases, litigation.

Police Reports Can Be Useful, but Other Evidence Matters Too

A collision report can provide important information about the scene, drivers, vehicles, witnesses, and responding officer's observations. But disputed-fault analysis may involve additional evidence beyond the report.

Photographs, vehicle damage, intersection layout, traffic signals, lane markings, witness accounts, Puyallup Personal Injury Lawyer video, and electronic information may help clarify vehicle movement and timing. The relevance of any piece of evidence depends on the particular crash.

Photographs and Vehicle Damage Can Help Reconstruct What Happened

Photos taken at the scene can preserve details that disappear quickly: vehicle positions, debris, skid or tire marks, roadway conditions, visibility, signs, signals, and damage patterns.

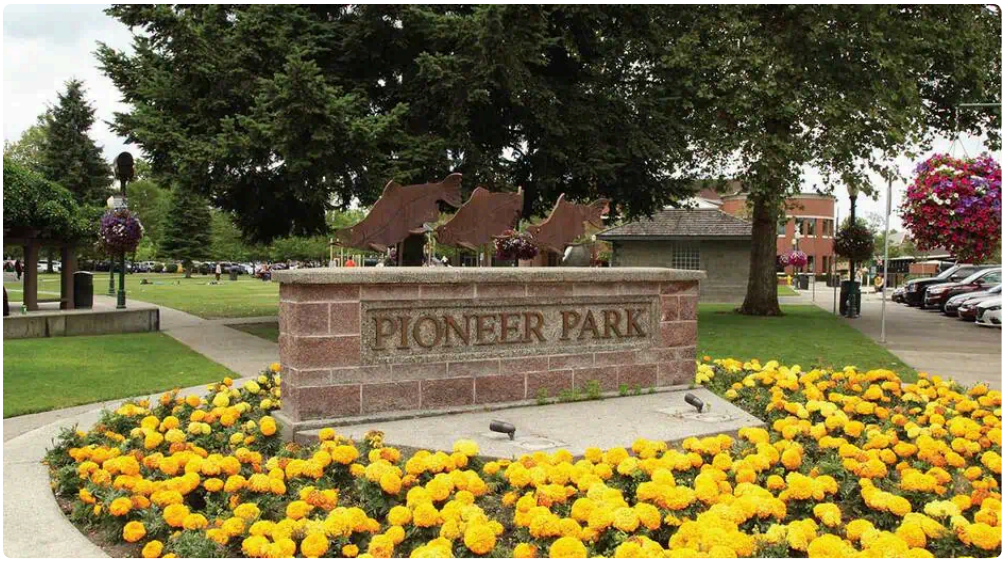
Damage to the vehicles can also provide context, although it should not be overinterpreted without appropriate expertise. The location and nature of the damage may support or contradict parts of the drivers' accounts.

Independent Witnesses Can Be Important

A witness who has no financial interest in the claim may provide useful information about what happened immediately before the impact. Witnesses may have seen a traffic signal, a lane change, vehicle speed, braking, or other details the drivers did not observe.

The firm's car accident FAQ recommends identifying witnesses and preserving their contact information when possible. Waiting too long can make witnesses harder to find or make details more difficult to

remember.



Be Accurate When Speaking With Insurance Companies

When fault is disputed, casual statements can take on greater significance. If you are asked about speed, distance, timing, or what another driver was doing, it is better to distinguish what you actually remember from what you are assuming.

Do not guess simply because an adjuster wants a definite answer. If you do not know or cannot remember a detail, accuracy is more important than filling in a gap.

Multiple Drivers Can Make Fault More Complicated

In a multi-vehicle crash, responsibility may not rest with only one person. A chain-reaction collision, unsafe lane change, sudden stop, commercial vehicle, or other circumstances may require evaluating the actions of several drivers.

Insurance companies may point at one another, and different policies may become relevant. A lawyer can help organize the competing accounts and determine what additional evidence or coverage information needs to be obtained.

Your Own Insurance Coverage May Still Matter

Even while fault is being investigated, your own policy may include coverage relevant to vehicle damage or injuries. The exact coverage depends on what you purchased and the policy terms.

The Washington Office of the Insurance Commissioner advises consumers to understand the claims process outlined in their policy. Its auto insurance claim guidance explains general policyholder responsibilities and the importance of reviewing the coverage decision and claim payment information provided by the insurer.

What Can a Car Accident Lawyer Do in a Disputed-Fault Case?

A lawyer can collect available evidence, obtain records, identify witnesses, review insurance positions, analyze comparative fault, and present the client's account in a structured way. If necessary, the lawyer can also use the Personal Injury Lawyer litigation process to obtain additional information through discovery.

John Forsythe has approximately 15 years of legal experience, including prior defense-side experience. That background gives him perspective into how liability and injury claims may be evaluated and challenged.

Do Not Ignore Deadlines While Fault Is Being Debated

A disagreement with an insurer does not stop every legal deadline. RCW 4.16.080 generally provides a three-year limitation period for actions involving injury to a person in Washington, although specific circumstances can affect the analysis.

John M. Forsythe Campbell Barnett PLLC 317 South Meridian Puyallup, WA 98371 (253) 848-3513 Need help after a crash? Speak with Puyallup car accident lawyer John Forsythe about your next steps.

Evidence can also become harder to preserve while the parties argue about responsibility. Addressing disputed fault early can help identify what needs to be obtained before it is lost.

Getting Help With a Disputed Car Accident Claim

If the other driver or an insurer is blaming you for a collision that caused injuries, you do not have to rely solely on that accusation. You can review Campbell Barnett PLLC's car accident and personal injury services or request a case evaluation with John Forsythe.

This article provides general information and is not legal advice. Fault, comparative-fault percentages, insurance obligations, deadlines, and available damages depend on the specific evidence Car accident lawyer Puyallup and law applicable to each collision.