

The '72-Hour Rule' Insurance Companies Use After Accidents

Dallas attorneys who once defended insurance companies reveal the 72-hour claims playbook used to limit what accident victims can recover.

DALLAS, TX, UNITED STATES, August 16, 2026 /EINPresswire.com/ -- Dallas, TX – July 21, 2026 – The first 72 hours after a car accident in Texas are the most critical period for protecting the value of an injury claim, according to attorneys at Frenkel & Frenkel who formerly worked on the insurance defense side. Insurance companies have built their claims processes around a deliberate strategy: control the narrative and secure favorable evidence within the first three days, before victims understand their injuries or legal rights.



Frenkel & Frenkel attorneys warn that the first 72 hours after a car accident in Texas are the most critical window for protecting your injury claim. Knowing what insurance companies do in those first three days could make a significant difference in your

Mark D. Frenkel and Scott B. Frenkel, founding attorneys at Frenkel & Frenkel, both spent years representing insurance carriers and trucking companies before establishing their Dallas-based personal injury practice. They learned firsthand how claims adjusters are trained to use the 72-hour window to gather statements, medical releases, and documentation that reduce settlement values. Now representing accident victims throughout Texas, the Frenkels use that insider knowledge to help clients avoid costly early mistakes.

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Mark D. Frenkel

What Happens in the First 72 Hours

Within hours of a car accident report, insurance companies begin building a defense file. Adjusters contact victims while they are still in shock, in pain, or overwhelmed by vehicle damage and medical concerns. The timing is deliberate.

"The insurance adjuster who calls you the day after your accident sounds helpful and concerned," explains the Frenkel & Frenkel legal team. "What they are really doing is locking in evidence before you have seen a doctor or consulted anyone about your legal rights."

During the first 72 hours, insurance companies focus on four objectives:

Secure a recorded statement. Victims who describe injuries as "minor soreness" provide statements used later to argue injuries are not serious, often before they know the full extent of their harm.

Obtain broad medical authorizations. Signed releases give insurers access to full medical histories, which they search for pre-existing conditions to dispute causation.

Establish fault narratives early. Under Texas' modified comparative negligence rule, a victim found 51 percent or more at fault recovers nothing. Adjusters build those arguments from day one.

Minimize injury documentation.

Adjusters may suggest emergency

visits are unnecessary. Treatment gaps are later used as evidence that injuries were not serious or accident-related.

Why the Medical Timeline Matters

Many serious injuries do not show symptoms immediately. Adrenaline and shock mask pain in the hours after impact. Internal injuries may not be noticeable for 24 to 72 hours. Traumatic brain injuries often present delayed symptoms like headaches, confusion, and dizziness. Herniated discs can feel like mild stiffness on day one, then cause radiating pain and numbness within days. Soft tissue injuries worsen as inflammation sets in over the first week.

By the time victims seek care, the insurance company has often already documented that the

The Insurance Adjuster Calls Within Hours. Know Your Rights Before You Respond.



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Insurance adjusters are trained to contact accident victims within hours of a crash, often before victims have seen a doctor or spoken with an attorney. Frenkel & Frenkel advises victims to decline recorded statements and consult legal counsel first.

Protect Yourself in the First 72 Hours

1. Seek medical evaluation immediately
2. Do not give a recorded statement
3. Do not sign broad medical authorizations
4. Document everything at the scene
5. Consult an attorney before the window closes

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Frenkel & Frenkel outlines five steps every Texas accident victim should take within the first 72 hours, including seeking medical care immediately, declining recorded statements, and consulting an attorney before the window closes.

victim reported feeling fine.

The Insider Advantage

Mark Frenkel began his career at a New York law firm defending insurance companies. Scott Frenkel worked as a defense attorney for a national trucking company. Both participated in internal strategy sessions where claims were evaluated based on evidence gathered in the first days after an accident.

"Defense attorneys and insurance companies know that the best defense is built in the first 72 hours," says the Frenkel & Frenkel team. "By the time the victim realizes they need a lawyer, the insurance company already has the recorded statement and the documentation they need to justify a low settlement offer."

This insider knowledge has helped Frenkel & Frenkel clients pursue fair compensation in cases where early mistakes could have been costly. The firm has recovered millions of dollars for Texas accident victims, including a \$5.5 million settlement from an 18-wheeler collision and a \$2.2 million settlement from a truck accident. Past results do not guarantee, warrant, or predict a particular outcome in any future case.

What Victims Should Do in the First 72 Hours

Seek medical evaluation immediately. Go to an emergency room or urgent care within 24 hours, even if injuries seem minor.

Do not provide recorded statements. You are not legally required to give a recorded statement to the at-fault driver's insurer. Decline and direct them to your attorney.

Do not sign broad medical authorizations. These give insurers access to your full medical history to search for ways to reduce your claim.

Document everything. Photograph the scene, vehicle damage, and visible injuries. Gather witness information and keep records of all medical visits and expenses.

Consult an attorney early. Many Texas car accident attorneys offer free consultations and can provide guidance before you make any decisions.

About Frenkel & Frenkel

Frenkel & Frenkel is a personal injury law firm based in Dallas and Fort Worth, Texas, representing car accident victims, truck accident victims, and other injury victims throughout the state. Founding attorneys Mark D. Frenkel and Scott B. Frenkel both began their careers on the insurance defense side before establishing their firm to advocate for people injured through no fault of their own.

The firm operates on a contingency fee basis. Clients pay no upfront fees, and no attorney fees are owed unless the firm recovers compensation. Clients may still be responsible for certain case-related costs and expenses regardless of outcome. Specific fee arrangements are detailed

in each client's written engagement agreement. Past results do not guarantee, warrant, or predict a particular outcome in any future case. Every case is different, and results depend on the specific facts and circumstances involved. No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers.

For a free consultation, contact Frenkel & Frenkel:

Dallas Office: (214) 333-3333

Fort Worth Office: (817) 333-3333

Website: <https://frenkelfirm.com>

Address: 12700 Park Central Drive, Suite 1900, Dallas, TX 75251

Frenkel & Frenkel attorneys are available 24 hours a day, seven days a week.

Responsible Attorney: Mark D. Frenkel, Frenkel & Frenkel, 12700 Park Central Drive, Suite 1900, Dallas, TX 75251

Mark D. Frenkel

Frenkel & Frenkel Law Firm

+1 (214) 333-3333

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