Do You Really Need An Attorney For Your Car Accident Case?

How To Decide If You Need A Lawyer

By Christopher M. Davis, Attorney at Law

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Do You Really Need An Attorney?

How To Choose A Lawyer

In my practice, I tell clients that it may not be cost effective to use an attorney for a small case because most of the recovery may go to pay the attorney and you may be left with very little afterwards.

You definitely do not need an attorney for every small accident case. What is a small accident case? There are no hard and fast rules, but usually a small case involves an accident with no damage, or little damage, to the vehicle and where the treatment and/or injuries last no more than a few months. In a small case, the medical bills usually don't exceed a few thousand dollars. And the injuries are not usually considered permanent. These are cases that can often be settled or resolved without the assistance of an attorney.

In my practice, I tell clients that it may not be cost effective to use an attorney for a small case because most of the recovery may go to pay the attorney and you may be left with very little afterwards. In small cases, I tell the person that he or she may have just as good a chance at recovering a settlement near or equal to one that the attorney can get for you. With a small case, the person may be better served by handling the case on his or her own and without the assistance of an attorney. But even if you have a small case, this book can help guide you.

If you feel comfortable gathering evidence and records to support your claim and negotiating with the insurance adjustor, then you may not need the assistance of an attorney. However, the bigger the case the more likely you will benefit from using an experienced attorney. That is, in a bigger case you will likely recover more compensation for your injuries with the assistance of a lawyer than without (even after subtracting the lawyer's fee). Why is this so? Because the attorney has specialized knowledge and the legal authority to go to court, thereby forcing the insurance company to incur more expense by having to hire its own attorney(s). The experienced personal injury attorney usually has a better understanding of what the claim is worth and then can often effectively communicate the value of the claim to the insurance adjustor. Unless you're

in the business of settling and litigating injury cases, the person without an attorney may be at a serious disadvantage when dealing with a seasoned insurance claims representative.

Before you decide on whether to hire an attorney...

People who used an attorney received on average 3½ times more money in settlement than those individuals who settled on their own.

Did you know that a 1999 study found that insurance companies pay higher settlements to injured people who use an attorney than those who do not? Yes, it's true. In 1999 the insurance industry performed a study to find out if people who had accident claims received more money in settlement by using an attorney than those people who settled on their own. The study was performed by the Insurance Research Council, a non-profit organization that is supported by leading property and casualty insurance companies across the United States. The mission of the IRC is to advance the insurance industry's view on matters crucial to insurance companies.2 The IRC found that people who used an attorney received on average 3½ times more money in settlement than those individuals who settled on their own. Often times accident victims are told by the insurance adjustor that they shouldn't hire a lawyer because they will receive less money in settlement. This study shows that this simply is not true.

About The Author
Christopher M. Davis

Washington attorney Christopher Michael Davis has been representing individuals in accident cases and against insurance companies since 1994.

In 2006, he was named a Rising Star Attorney by Washington Law & Politics magazine (this recognition is given only to the top 2.5% of lawyers age 40 and under in Washington State). In 2007, Washington Law & Politics named Mr. Davis a Super Lawyer (the top 5% of lawyers in Washington). Mr. Davis speaks at Continuing Legal Education seminars on topics related to personal injury. He teaches and instructs other lawyers in Washington State on topics such as jury selection, proving damages and developing winning trial techniques.

Mr. Davis has been licensed to practice law in Washington State since 1993. He has obtained millions of dollars in verdicts and settlements for his clients. Mr. Davis is a member of numerous professional organizations, including the Washington State Trial Lawyers Association, American Association for Justice, and the North American Brain Injury Society.

If you believe you or a loved one has been wronged, contact Mr. Davis today for a FREE, no obligation consultation at 206-727-4000.

Davis Law Group, P.S.

The personal injury attorneys and trial lawyers at the **Davis Law Group, P.S.** are dedicated to protecting your interests and handling your case with personal attention, aggressive advocacy, professionalism, and compassion.

We have been successfully representing injured people, car accident victims, and wrongful death cases in Washington State for almost 15 years. We understand that sustaining traumatic and life changing injuries is emotionally devastating. We strive to balance this concern with the unique and rigorous demands of the legal system. We understand that the selection of your personal injury attorney is an important decision, and which may have far reaching consequences.

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