



## Why Hire a Lawyer for Your Auto Accident Claim?

Many people attempt to settle their auto accident claim on their own thinking they can save the expense of hiring a lawyer. But, most of those people likely leave money on the table when settling their case. Why? There are several reasons.

First, an experienced lawyer knows how to place a value on a case. Cases are generally evaluated based on special damages, i.e., your medical expenses and lost wages. Valuation varies by location. For example, in Kentucky certain areas of the state will generate a higher value for the same case than other areas of the state.

Second, injuries to certain parts of the body generate a higher value than “soft tissue” injuries. For example, a broken bone generates a higher value than a back strain.

Third, certain types of treatment are valued less than others. When an accident victim treats only with a chiropractor, and doesn't seek treatment from a medical doctor, the case is worth less than if treatment had been with a reputable physician and physical therapy provider. And, even your choice of chiropractor will affect the value of your case. Insurance companies are

familiar with the “accident mills,” those practices that advertise that they will also help you find a lawyer.

Fourth, an experienced lawyer will know how to present your case to the insurance adjuster. This is critically important, because the adjuster need certain information to fully evaluate your claim. An experience lawyer will be able to put together an effective demand package that fully presents your case.

Fifth, an experienced lawyer knows how to negotiate with the insurance adjuster. This process is one that will lead either to settlement, or filing suit.

Sixth, an experienced lawyer will know how to draft your lawsuit and shepherd it through the litigation process including gathering information and documents during the process and taking and defending depositions. An experienced lawyer will also know how to negotiation through mediation after suit is filed (most courts now require mediation before trial). And, an experienced lawyer will know how to put together the necessary proof to present at trial should your case go that far.

These are just a few of the reasons why you should consult an experienced personal injury lawyer to represent you for your auto accident claim.

If you have truly been injured in an accident because of someone else’s negligence, call us at (502) 245-9100. But, if you just want to turn your wreck into a check or your crash into case, please don’t.

