



How Much Is My Case Worth?

by Jessica S. Grigsby on 01/07/11

Contrary to the belief of the general populous, many of my clients who first come to me are not really focused on money. Most have a healthy dose of outrage that the insurance company is denying to pay them for even the most basic and related treatment. Most are scared that they are going to need future medical care. Others are quite simply overwhelmed by the process and looking for a professional life-preserver.

But in the end, the only “helper” the civil law allows me to recoup is money. My plaintiff’s lawyer arsenal did not come with a magic wand to waive and put my client back to the healthy condition they were in before the accident happened. And so the conversation must inevitably come to money. But, NOT at the beginning of a **personal injury claim** – not in the days, weeks or even first few months after the accident. Often clients who meet me for the first time discuss the facts of their case with me, describe the treatment they’ve received, and then they look at me and ask, “how much do you think my case worth?” The problem is that this is an almost impossible question to answer in the beginning, and no lawyer worth their salt should answer it in any other way other than: “It depends.”

Although this answer is often met with skepticism and disappointment, a Plaintiff’s lawyer who tells you this is not trying to pull the wool over your eyes, they are really being a good advocate for you. When you are still treating for your injuries, we don’t want to settle your case. Your claim is simply not ready to settle. What if you fail to recover? What if you get worse? Each day that you are experiencing pain or healing from your injuries goes directly to your claim for pain and suffering. If you settle while you are still suffering, you will never be compensated for your present complaints.

Secondly, most of time people who are seeking the advice of the attorney do not know how much insurance covers the case. Ultimately, it doesn't matter what the case is worth, it matters if there is money to cover what the case is worth. Even if you have a personal judgment against the person who hit you for a million dollars, it's just a worthless piece of paper if the defendant doesn't have a dime to pay.

Finally, insurance companies vary so widely on what they offer and to what kind of case, that it is difficult if not impossible, (my arsenal also doesn't come with a crystal ball) at the beginning to assess when that company will pay the money deserved. The lawyer needs time to develop the case to maximize recovery for your injuries. There's a lot of strategy involved to decide when is the best time to settle a case. And so, in the beginning, the question of "what is my case worth?" is really one of the most difficult ones to answer.