

As an experienced California Personal Injury Attorney with millions of dollars in settlements and multiple million dollar plus settlements from over thirty years of experience I know many of you are attempting to settle your own personal injury, dog bite and wrongful death cases by yourselves to save the cost of an attorney.

In this article I'll tell you the secrets of how to do it but I'll also tell you why insurance companies lick their chops and rub their hands together with glee when individuals try to settle their claims without an attorney and why, in most cases, you'll receive a greater amount in your pocket, even after an attorney's fee and costs if you hire a reputable and experienced personal injury attorney.

If you've been the victim of a car, motorcycle, truck, pedestrian, bicycle, or auto accident, lost a loved one in a wrongful death or been the victim of a dog bite or animal attack, you can visit our website at <http://www.sebastiangibsonlaw.com> for more information and call us at any of the numbers easily found on our website.

First, you need to know that insurance companies evaluate cases two ways. As soon as you begin negotiating with the insurance company yourself, they evaluate your case, unfortunately, in terms of a nuisance value matter. They've settled tens or hundreds of thousands of cases with individuals before for paltry amounts and they will expect they can settle your case for a measly amount as well.

Why do they look at you as if you're chopped meat? As soon as you tell them you are negotiating your own settlement, they know you're trying to save money. To them, that means you may even be desperate. They also know you won't be as knowledgeable about their tricks and tactics and like those tens or hundreds of thousands of people before you, they know how they can play you until you either become so frustrated you settle for their bad offer or become panicked that your time is running out.

The second way they evaluate a case, namely one presented by a lawyer, is an analysis of what the case's true settlement value is based on the attorney's skill and experience, how prepared the case is for litigation in the event it doesn't settle, and the actual value of the injuries and associated pain and suffering, wage loss and other out of pocket expenses.

To settle your case for the maximum amount possible, you need to get the insurance adjuster to evaluate your case in the same manner they would as if an attorney were negotiating with them. While most insurance companies, unfortunately, simply won't do that, here's what you need to do to try to obtain the maximum settlement value.

First, you need to obtain all of your medical records and bills. You can't rely on the insurance company to do this. As soon as you tell the insurance company you want them to do this or agree to having them do it and tell you how much your medical bills come to and what your medical records say, you are giving up control of the situation. I can't stress this enough.

You will need to sign authorization forms to obtain your medical records and bills and pay the cost of obtaining those medical records and bills (the cost of which can range from \$15

to hundreds of dollars) from each hospital, ambulance company, doctor, chiropractor, radiologist, emergency room billing service, etc. Some medical providers require you to use their authorization forms. Some require you to agree to their using a photocopy service to copy your records at a higher cost. Some medical providers require one fee for your bills and another fee for your medical records.

Just obtaining all of your medical records and bills is one of the most time consuming aspects of handling personal injury cases. And, to make matters worse, you're still not through with your medical providers. When your treatment is complete and you have all of your medical records and bills and the first settlement offer is made to you, you'll need to call each of your medical providers or their billing offices again to learn if you have any balance owing (and you can expect to be on the phone repeatedly and for long periods of time to learn this information) and in many cases you will need to send them another authorization form before they'll tell you this information.

You will need to obtain a copy of the police report. This is a much simpler process. Some police departments charge between \$10 to \$40 for a copy, while other departments provide them to you for free. You can pick it up at the police or CHP office yourself or request one by mail with an authorization form and a check for the proper fee.

You'll need to obtain your wage loss information on a wage loss form from your employer if you suffered any wage losses.

You should obtain witness statements if there is any issue as to the liability of the other driver for the accident.

You will also need to obtain a number of good photographs of your car damage, copies of the vehicle repair bills and estimates and receipts for any items damaged in your vehicle.

Here's a secret. In California you are entitled to the cost of a replacement child seat if one was in the accident. It's automatic. Just tell the insurance company the make and model or find out the cost for the make and model child seat and the insurance company will send you a check for a new one, even if the old one wasn't broken. Why? It's in the California insurance code. The insurance companies, however, don't volunteer this information. Why? They're in business to make money, not pay it out.

Finally, when all your treatment is done, you will need to put together a demand package with a demand letter reviewing the facts of the accident and the negligence of the other driver that made him or her at fault, a summary of your injuries and medical treatment (from your medical records), an itemization of your medical bills, a discussion of your pain and suffering and how the injuries impacted your life, a discussion of your wage loss and how you determined the amount, and finally the amount of your demand and a time limit (40 days - the time allotted under the insurance code) for the insurance company to respond with their offer. The demand letter should be a minimum of four pages in length. Some of ours have been close to twenty pages. Accompanying the demand letter should be copies of all of your medical records and

bills, color copies of the car damage photos, copies of the repair bills and estimates, any wage loss documentation and any other relevant items such as witness statements, etc.

If all of this is too much work for you to accomplish (and it is a lot when you are just trying to get better, get on with your life, raise a family and still go to work to put food on the table) you may want to hire our law firm to represent you.

The reason in most cases you will receive more, even after an attorney's fees and costs are taken out, is that insurance companies offer much more to an attorney handling your case than when you are attempting to settle it yourself. In addition, an experienced and reputable lawyer can also obtain reductions from your health insurance company and from any medical providers with a balance with regards to what amount has to be paid back to them out of any settlement.

When you rely on the insurance company to pay your medical bills, and then simply pay you a skimpy amount on top, you are giving them the right to determine what bills they think were "reasonable" and to obtain any reductions in the bills for themselves. When an attorney obtains a reduction in your bills or your health insurance company lien, the amount the attorney saves increases the amount of your net settlement.

Keep in mind that as soon as you start negotiating your claim by yourself, it's almost impossible for an attorney to persuade the insurance company to evaluate your case in the higher category type of claim. At our law firm, while we'll take on a case that may be months old where the injured victim has simply been receiving medical treatment, we won't take on the case in most cases if the victim has already received a bad offer from the insurance company. At that stage it's usually too late for an attorney to make much of a difference.

Hopefully, this article has provided you with some insights as to how to obtain the maximum settlement from an insurance company for an auto, car, motorcycle, bicycle, pedestrian, truck, dog bite, or wrongful death claim. There is much more that an experienced attorney does, especially in the negotiation stage to maximize the settlement, but that will have to be reserved for another article. We wish you good luck and a speedy recovery from your injuries.

The law firm of Sebastian Gibson handles personal injury cases throughout Southern and Central California and handle wrongful death cases throughout the state. To learn more about Sebastian Gibson and the other areas of law handled by the law firm, visit the Sebastian Gibson website.

We invite you to visit our website at <http://www.sebastiangibsonlaw.com> and call us if you've been seriously injured in a personal injury auto, pedestrian, bicycle or motorcycle accident or if you've lost a loved one in a wrongful death.