

DO YOU REALLY NEED A LAWYER IF YOU'VE BEEN INJURED IN AN ACCIDENT?

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Not always. In many cases, your injuries may be limited, your medical bills low, and your property damage small as well. Generally speaking, it may not be necessary to retain a lawyer under these circumstances, because the legal fees alone could eat up most of the settlement funds, leaving very little left over for you, the injured person. But you would be well advised at least to talk to an attorney before making that decision. Even if your medical expenses and property damages are low, many qualified personal injury lawyers will make themselves available for a reasonable consulting fee to help you settle the case yourself if you decide that's best for you. I do not offer that service myself, but I know some fine lawyers who do, and I would be glad to refer you to some. Depending on the facts of your case, this might be a good option for you, and could save you thousands of dollars.

On the other hand, if your injuries and/or property damages are more substantial, without question you should discuss your case with a qualified attorney to help you determine if legal representation is appropriate. And you don't have to take my word for it. Insurance industry studies confirm that insurance company payouts in cases for injured persons who are represented by an attorney are substantially higher than for those who are not.¹

**“BUT MY CASE IS A SLAM DUNK! THE OTHER GUY WAS AT FAULT!
THERE'S NO WAY THE INSURANCE COMPANY ISN'T GOING TO PAY
UP! WHY WOULD I NEED TO PAY A LAWYER?”**

Unfortunately, what may appear to be a “slam dunk” to someone who is not an attorney trained in negligence law often isn't, so be forewarned. If your case involves serious injuries, at least discuss it with a qualified attorney and keep an open mind. It may not be as strong a case as you think, and having competent, experienced representation might make all the difference in your case.

¹ If you are interested, one excellent source of information on this is the Insurance Research Counsel, which publishes studies on insurance claims and costs. You can see summaries of their available reports at <http://www.ircweb.org>.