

Do You Really Need an Attorney for Your Accident Case?¹

By B. Keith Williams

You do not need an attorney for a minor injury case. Don't let a lawyer who needs the business talk you into employing them.

The bigger the case, the more likely you will benefit by using an experienced personal injury attorney.

We do not accept cases where there is little property damage, or where the physical injuries are minor or are not considered permanent. WHY NOT? Because the attorneys' fee and litigation costs usually leave the client with little or nothing after the medical bills are paid. In a small case, we tell the potential client that he or she will probably do as good if not better on their own as opposed to hiring an

attorney. But even if you have a small personal injury case this book can help guide you to a better settlement!

While you usually do not need a lawyer for a minor injury case, the opposite is usually true for more serious injury cases. In fact, the bigger the case, the more likely you will benefit by using an experienced personal injury attorney.

In larger cases, insurance companies typically are especially aggressive in attempting to get unrepresented parties to settle for the lowest amount they can talk them into.

If you have a permanent injury, significant property damage, medical bills and/or lost wages, it is in your best interest to hire an experienced Personal Injury attorney. Why? Because the litigation costs (medical records, doctor depositions, court reporter fees, expert testimony fees, etc.) are virtually the same in a small case as they are in a larger case.

¹ **This article does not constitute, nor is it a substitute for, legal advice.** Legally and ethically I am not allowed to give legal advice until I meet with you and review the particular facts and circumstances of your cases after we agree to enter an attorney/client relationship. I have created this publication with the intent of providing the reader with accurate information concerning the subject matter covered, however it is not in any way intended to give or constitute legal advice, or to serve as a substitute for the advice of your own legal counsel about your case. By creating and publishing this article, neither I, nor any attorney with the Williams Law Group is engaged in rendering legal or other professional advice, and this article is not a substitute for independent research, assessment, or advice from an attorney. If you require legal or other expert advice, you should seek the services of a competent attorney or other professional.

In the small case, the insurance company would rather close the file as cheaply as possible by paying you closer to what your actual damages are and avoid incurring the litigation costs—which could end up being as much or more than what is paid on a small claim. On a larger case, however, the litigation costs will be only a small portion of the claim you are making. Therefore, the insurance companies are willing to incur those costs and will require you to prove your damages in the hope that they can force you to accept an amount far less than your claim is worth. Insurance companies typically are especially aggressive at the early stages in attempting to get unrepresented parties to settle for the lowest amount they can talk them into.

In this context, an experienced personal injury attorney will have an understanding of the law and the value of your claim, and is skillful in the art and science of negotiation with the insurance company. In larger cases, an injured person handling his or her first and only claim without a seasoned personal injury attorney may be at a big disadvantage when dealing with an insurance adjuster who handles hundreds of claims per month. Having an experienced personal injury attorney from the early stages following your accident, therefore, is usually extremely beneficial to a larger injury case, whether you end up settling before suit is filed or if you end up having to take your case to court.