



The Petrylaw Personal Injury Reports

16 Steps to Getting a Fair Settlement for Your Injuries

1. Do not talk to anyone... except your doctor, attorney or the police officer at the scene. **Do not** speak with the other driver's insurance company or the other driver's insurance company's adjusters or lawyers. They will often try to tape record you and misrepresent you. You should also be careful when speaking with even your own insurance company, or to any lawyers hired by your insurance company, without notifying *your* attorney so that he may be present if necessary during those conversations. Remember, although insurance companies hire actors to make commercials saying things like: "You're in good hands with _____-" and "like a good neighbor, _____ is there," they will only pay out when and what they feel they are forced to pay out and not a penny more. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

2. Seek medical treatment promptly. Tell your doctors about all of your medical problems, and try hard to keep all medical appointments. You should always tell your doctors about all of your areas of pain. You should never exaggerate your symptoms, but you should also not minimize your ailments when talking with your doctors. Make sure you tell your doctor about each and every symptom. This is important to your treatment. If you see any other doctors, make sure that you tell both your current doctors and your attorney immediately. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

3. Conduct a complete investigation. It is extremely important that your attorney collect all witness statements, police reports, medical reports and anything else related to your accident. Your case may require hiring private investigators or accident reconstruction experts. The other party's insurance company will collect all sorts of information that may be used against you, and you and your attorney must be properly prepared to thoroughly and persuasively present your case to a jury. You could be at a serious disadvantage if an investigation is not conducted to collect evidence to support your claim. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

4. Make sure you have photographs of all the important elements in your case. Many wise men have said that a picture is worth a thousand words. When you are injured, photos are vivid evidence of what you experienced, and juries find photos to be powerful proof of your injuries. If you know of any photos that were taken of the accident scene, make sure you tell your lawyer. If an investigator is necessary for your case, we work with several who conduct all aspects of an investigation. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

5. Don't have your car repaired until photos have been taken of your vehicle's damage. You don't want to rely on photographs taken by the other party's investigator. These people are trained to minimize the damage appearance in the photos. Before you have your car repaired, call us and we will obtain photos that properly show your damages. Also, if the other driver was clearly at fault and you have collision coverage on your own policy, you have two alternatives: Either your attorney may insist that the other driver's insurance company repairs the automobile — or you may submit the claim to your insurance company. Always consult with your attorney to determine which choice is best for you. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

6. Don't sign a release for your medical records to the other party's insurance company. Many accident victims make the mistake of signing a release for the other party's insurance company. This gives the other party's insurance company access to your medical records. The same is true for your own insurance company. However, in certain types of claims, your own insurance company may be entitled to your medical information. Don't release your medical records to any insurance company or sign an authorization allowing an insurance company to get the records directly until you speak with your attorney. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

7. Never plead guilty to any traffic offense before you consult with your attorney. Ask your lawyer to evaluate your ticket or citation before the time and date set for your court hearing. Pleading guilty to a traffic offense can negatively affect your injury claim. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**



8: Don't let the insurance adjuster pressure you into settling your case.

Adjusters use all kinds of methods to get you to settle for a smaller amount than the fair value of your case: The insurance adjuster may try to get you to admit that the accident was your fault, or at least partly your fault. The adjuster may try to get you to give a recorded statement or sign a statement, either of which may be used against you later at trial. Insurance company adjusters are trained to gather information that may be damaging to your case, and to settle cases for the lowest amount possible. This is one way the insurance companies maintain their profitability year after year.

Do not let the insurance adjuster's politeness fool you. His or her kindness may well be a tactic to get you to settle for less than your case is really worth — and to get you to settle soon, often **before** you hire an attorney. The longer your file remains open, the more the adjuster will pressure you to settle. Your lawyer can help you evaluate whether the insurance company's offers are reasonable or unreasonable. Your attorney can also file a lawsuit on your behalf if the insurance company refuses to make a fair offer to settle. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

9. Know *all* of your damages. They include (1) the cost of medical treatment, (2) pain and suffering for your injuries, (3) loss of income for time off work, (4) loss of business, (5) cost of a rental car, (6) cost of fixing your car, (7) cost for psychological counseling caused by stress or some other aspect of the accident, (8) cost of transportation to and from your doctor's office — and possibly other money you paid out of your pocket or lost as a result of your injury. Keep an accurate record of all expenses and hours or days lost from work due to your injuries. Your attorney will get written documentation from your employer to verify the lost earnings. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

10. Keep all bills and receipts related to your accident. If you don't save your bills and receipts, you will not be able to prove the amount of your damages. If you cannot prove the amount, you cannot recover for these expenses. Be sure to save everything: doctor bills, hospital bills, pharmacy bills, and all other bills you incurred because of your accident. Immediately give all bills to your lawyer, so he may deal directly with the medical providers on your behalf. Make sure you get a receipt for every bill you pay. My office will be happy to help you process payments in car accident cases through the no-fault insurance of the car you were in, and in all other cases through your own health insurance or other available coverage. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

11. Know all your injuries. Many accident victims feel that if they don't hurt, they aren't injured. Yet injuries caused by accidents may not develop into symptoms for days or even weeks after the date of the accident. **This is particularly true in traumatic brain injury (TBI) cases.** So don't be too quick to rule out injuries just because they haven't yet appeared. This is why, at least early in your claim, you should not discuss your injuries or possible lack of symptoms with insurance company adjusters. (See steps 6 and 8.) **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

12. Know your sources for insurance coverage. In many cases an injured victim can legally collect from two or three different insurance policies at the same time. Yet many accident victims don't know where to look for various insurance coverage. Your attorney will help you determine whether you can collect from more than one policy. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

13. Continue under your doctor's care until your doctor releases you. Many people stop going to their doctor when they feel a little better, but before the doctor releases them from treatment. Make sure you continue going to the doctor until your doctor releases you! Your doctor knows the complications that could result from your injury. The type of injury may be complex and the mere fact that you are no longer in constant pain does not mean that your injuries have fully healed. If you have a "gap" in treatment, the insurance companies will argue that either you could not have been too injured or your injury must be healed because you stopped going to the doctor. If this happens, it can severely lower the value of your case. If you can't afford the continuing cost of treatment, you're invited to call me to discuss your options. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

14. Consider and be prepared to file a lawsuit if the settlement offer is not fair. After your doctor releases you from treatment, your case must be prepared quickly and, if necessary, a lawsuit must be filed for you. Insurance companies are not in a hurry to settle cases (1) unless they can settle the lawsuit for far less than it's worth, or (2) unless they feel the pressure of the approaching court date. Insurance companies usually get serious about settling your claim if they see that they will have to start paying lawyers to defend your lawsuit. I am always more than happy to discuss the benefits and risks of filing a lawsuit and I will do everything I can to make sure you understand all of the aspects of litigation before deciding to take this important step. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

15. Ask a qualified, experienced personal injury trial lawyer to evaluate your case. You probably had a doctor evaluate your injuries. Doesn't it also make sense to have a lawyer evaluate your legal claim? The insurance company wants you to settle quickly in hopes that you'll settle for far less than your case is worth. An experienced personal injury trial attorney can help you by reviewing your file. He will carefully review the police report, doctors' statements, medical bills, time lost from work and other information. Then he can give you an informed opinion about the estimated value of your case. If you'd like me to evaluate your case, please don't hesitate to call. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

16. If you decide to hire a lawyer, choose one who isn't afraid to go to court. Insurance companies keep tabs on lawyers. They know which lawyers will take them to court — the fighters. And they know which lawyers will not go to court — the settlers. The fighters usually get more money for their clients than the settlers. Make sure you discuss your case with a skilled personal injury trial lawyer. **Call our Minneapolis Personal Injury Lawyers now at 612.341.1235 for a free legal consultation.**

Contact Rick Petry

If you have questions about any type of accidental injury, you're invited to call me at 612.341.1235 or 612.387.7229.

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