



WHAT TO DO AFTER
A CAR ACCIDENT:

CAR ACCIDENT HANDBOOK

Everything you need to know about outsmarting the insurance companies and getting the compensation you deserve after a car accident.

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Injured in a car accident? After seeking medical attention and reporting your accident to the police, your primary focus should be to get the compensation you need, deserve, and have a right to.

From medical expenses to damaged personal property, the costs associated with your accident will add up quickly, and you will probably not get everything you need from the insurance company. Insurance companies make money by charging customers premiums and then not paying claims. Insurance claims adjusters are looking out for the best interests of their companies, and drivers who cause crashes are looking to protect their own interests. You need someone to look out for you.

In this guide, we will show you exactly what a car accident attorney will help you with, how to deal with the insurance company, help figure out what your case might be worth, and more. With our tips and information below, you'll be well-equipped to deal with the aftermath of your auto accident.



Dealing with Insurance Companies

No insurance company will hand out large settlement amounts without professional negotiations. Before you go up against the claims adjusters handling your case, you might have questions, such as:

1

Should I tell the insurance company about my injuries?

You should report that you were in an accident, but do not tell the insurance companies about your injuries. Sometimes accident victims will talk to insurance companies before knowing the full extent of their injuries.

Later, when victims learn about all the ways they were injured, the insurance companies will try to deny the claims by pointing to their previous statements. Also, telling the adjuster about your injuries could allow the claims adjuster to misinterpret your words and assign blame to you.

Remember, insurance companies are looking for any reason not to give you more money.

2

Is it a good idea to have my statement written down?

Do not agree to give a recorded statement to the insurance company before speaking to a lawyer. There is nothing to gain by allowing the insurance company to record your statement.

Instead, anything you say can be twisted for their purposes of paying you less than you deserve. Politely decline and allow your attorney to negotiate on your behalf.

3

Should I agree to a settlement or sign any papers?

Do not agree to any settlement without consulting your attorney. Most of the time, the insurance companies will try to trick you into accepting a quick settlement for far less than your case is truly worth when they realize you might claim a large compensation. Plus, unless your lawyer reviews the settlement agreement, you may suffer tax consequences or otherwise leave yourself in a bad position.

Tricks Insurance Companies Use to Pay the Lowest Settlement Possible



As we noted earlier, insurance companies do not want to voluntarily hand out large settlements because it costs them money. They will do anything in their power to deny your claim or give you a lesser payout than you need. You may hear deceptive statements like the following from your insurance representative:



“You don’t need an attorney. We will pay you a fair settlement!”

The insurance company is not on your side. Not having an attorney after an auto crash is like not having a coach for your football team. Your attorney, like a sports coach, is on your side and will help you succeed



“Let us get all of your medical records.”

Do not agree to let the insurance company get your medical records. What they will do is get your lifetime records from all of your doctors, because they are looking for ways to say your case is not worth what it should be.



“This is all that your injuries are worth.”

Unless you have a lawyer, you can’t fully prove your injuries and the value of them. Get a true estimate of the possible compensation from your attorney.



Do I really need an attorney?

In most instances, you will need an attorney after you've been in a car accident. Your lawyer's primary goal is to make sure you are rightfully compensated, and they will guide you through the legal process.

The following scenarios illustrate how an experienced attorney can help you:

- After sustaining serious injuries from the accident, your attorney can explain your chances of receiving compensation, discuss legal options, and help you gather evidence to support your case.
- If the police report about the accident puts you at fault, your attorney can help you gather the evidence you need to show you were not at fault or that you were only partially at fault.
- If you lost a loved one in the accident, your lawyer will help you navigate the legal process of obtaining compensation for any lost wages, damage to personal property, and more.

If you have been injured in an accident, you have the right to claim personal injury compensation. An auto accident attorney will help you file the claim and negotiate for the compensation on your behalf.

An attorney is also necessary when you are having issues with the insurance company. Issues with insurance companies after accidents are common, and you may run into the following scenarios:

- The insurance company might offer you less compensation than you need to cover your accident-related expenses.
- The company might delay in claim settlement.
- They might deny you compensation without a proper explanation. Even when they have provided an explanation, you can challenge it if you think it is not justified.

In all these situations, you can trust the Sewell Law Firm to unrelentingly fight until you get justice. Whether you are being victimized by your insurance company, or you have not received the compensation you need, we will help you get the settlement you deserve.

“Your lawyer's primary goal is to make sure you are rightfully compensated, and they will guide you through the legal process.”



How Much is My Case Worth?

After learning about the facts of your case, an experienced lawyer should be able to give you a range for how much your case is worth. Cases usually have two different value ranges: (1) your settlement range and (2) your jury trial range.

When deciding how much your case should settle for, your lawyer should use all available information about your specific case and about prior cases similar to yours, to estimate how much a jury will award you after a trial.

The settlement range is usually smaller than the jury trial range. The reason for this is that you are not going to settle your case for zero, which would be the worst result at trial.

Similarly, the insurance company is not going to settle your case for the highest amount a jury may award you, since that would be their worst outcome at trial. A settlement range must weigh many factors, including that by settling your case you will be assuring yourself of guaranteed money and not risking the jury awarding you nothing.

On the other side, your settlement range must consider that by settling you will be giving up the chance for the jury to award you the most they can.

Your Settlement Range

The simplest answer, though, to “How much is my case worth in a settlement?” is however much the insurance company is willing to give you. You and your lawyers can rightfully believe your case is worth way more than the insurance company is offering, but if the insurance company will not offer more money, then you cannot settle your case for that amount.

When the insurance company will not agree to your settlement value, then the only option you have is to have a trial and trust the jury to make the correct decision.

Your Jury Trial Range

So, that brings us to, “How much is my case worth at trial?” Again, there is a simple answer: however much the jury will award you. Your lawyer plays a hugely important role in convincing the jury to award you the most amount possible. It is your lawyer’s job to convince the jury the other side caused you to be injured, and then, convince the jury how much your injuries are worth.

Experienced lawyers, like Efrem Sewell and his staff, are experts at convincing juries to award substantial amounts of money for their clients.

Factors that Influence Your Case's Worth

Your case's value depends on many aspects of your injuries and damage, including:



The Amount of Available Insurance Coverage

Often, the amount of money you can recover is limited by the amount of insurance available to you. Most people do not have thousands and thousands of dollars sitting in their bank accounts, so hoping to collect money from them personally is usually a very long shot. So, in most cases, the only way you can get compensation is from the insurance companies involved—this usually means the other person's insurance company and your own.

You can call it luck, chance, or whatever you want, but the amount of money available to you greatly depends on who caused your injuries. The unfortunate reality is that two cases may be identical, except that in the first case the injuries were caused by a trucking company who has \$1,000,000 in available insurance and the second was caused by an average person who has \$25,000 in coverage—this means more money can be recovered in the first case compared to the second, even though the cases should be worth the same. The bottom-line is that how much your case is worth and how much you can get are sometimes different things.

Past and Future Medical Bills

Medical bills may be a factor in determining how much your case is worth. The general idea is that the more your medical bills, then the more injured you are—sometimes this is true; sometimes it is not. But, in either situation, it is very important that you tell your lawyer every doctor that you saw for your injuries, so the lawyer can get all your medical bills (and records). Lawyers have to get “certified copies” of medical bills to prove that your bills really are your bills.

Nevertheless, the best way for you to keep track of what doctors you have seen is to keep a record of all doctor and hospital bills, pharmaceutical receipts, and other proof of medical expenses, and then share them with your lawyer. This documentation will help your lawyer to recover the most compensation possible. For future medical expenses, your lawyer will help arrange for your doctor to testify that your injuries will require future medical care and provide the approximate cost for the care. In some cases, your lawyer may want to hire experts in future medical costs to prove exactly how much your treatment will cost.

Pain and Suffering

You may recover compensation for pain and suffering so long as you were physically injured. Though pain and suffering is subjective and not easily quantifiable, there are a few ways that we use to determine pain and suffering—some are better than others:

1. A per day calculation: your injuries can sometimes be calculated on a per-day basis. The idea is to assign a value based on how much you would have to be paid to willingly sustain the injuries you suffered in the car crash.

For example, if your injuries are valued at \$100 a day, and you were injured for 5 years, then your pain and suffering could be valued at \$182,500 (\$100 a day X 365 days X 5 years).

2. A multiplier method: insurance companies often calculate pain and suffering by multiplying the sum of medical bills by a number. When you have severe and permanent injuries, insurance companies will use a relatively higher multiplier. The problem with this is that the amount of your medical bills often does not tell the story of how much pain and suffering you sustained.

For example, in a wrongful death case, where a person is killed in a car crash, there will likely be no medical bills, so the multiplier method makes no sense. Also, if you have an injury that is extremely painful and permanent but does not require significant medical treatment (maybe you are not able to have a surgery for whatever reason), then again, a multiplier is not the best way.

Nevertheless, the insurance companies will try to use a multiplier especially when your medical bills are low, because it will save them money.

There is no magic way to calculate pain and suffering, but the best way to explain pain and suffering is to show (rather than just tell) the insurance companies and then the jury the ways that you have suffered. One important way to prove pain and suffering to have people that know you—family, friends, coworkers, neighbors—testify about the ways your injuries have changed your life.

For example, your spouse may be able to testify about how you have trouble sleeping, can't play with your children the same ways you used to, and now can't even go on walks around the neighborhood together. Your friend may testify that you two would go out to eat together a lot, but now you don't go as much because of your injuries. Your coworker may testify about how you are constantly standing, stretching, and bending at work, and how it is obvious you are in pain.

By having people that know you talk about the ways that your life has been changed, the amount you will be awarded for pain and suffering should go up.

Past and Future Lost Wages

To recover lost wages, you must prove that you were employed at the time of the accident and that you were unable to work after the accident because you were recovering from injuries. Your lawyer will prove your lost wages by using your financial records, like pay stubs, W-2 forms, tax returns, and maybe even bank statements. Unlike pain and suffering, past lost wages can be calculated exactly down to the penny. Future lost wages are more difficult to compute. This is because your lawyer must first prove how long you will be out of work in the future. Usually your doctor can give this testimony.

In some cases, figuring out how much money you will lose in the future is very difficult, especially when you can return to work in a limited capacity or you can't do your old job, but can do another job where you make less money. In these cases, your lawyer may have you examined by a vocational rehabilitation expert, who specializes in evaluating the kind of jobs an injured person can perform in the future.

A close-up photograph of a hand in a light-colored sleeve using a blue and yellow calculator on a wooden desk. The background is softly blurred.

How Does My Attorney Get Paid?

If a personal injury lawyer ever asks you for money, RUN! Personal injury lawyers should only be paid when they win your case. Further, personal injury lawyers should front all the expenses associated with your case, so that you never have to come out of pocket.

Personal injury lawyers work on contingency fees, which means that your lawyer will only get paid if they win your case (payment is “contingent” on the lawyer winning). The amount of the attorney’s fee is agreed to at the start of the case and is a certain percentage of how much money the lawyer recovers for you. The percentage generally depends on the type of case and how difficult it will be to win.

The best thing about this arrangement is that you will never have to worry whether your lawyer is motivated to win your case, because your lawyer’s payment completely depends on whether they win your case and for how much.

The old saying, “you have to spend money to make money,” is definitely true in personal injury cases. To win a personal injury case, your lawyer is going to have to spend money to obtain medical records and bills, locate witnesses, file a lawsuit, hire experts, take depositions (this is when a witness testifies under oath during a legal interview), and prepares your case for trial.

In a typical personal injury case, expenses will range from thousands of dollars to tens of thousands of dollars. Importantly, your lawyer should pay all of these expenses and only be paid back if you win your case. You should make sure your lawyer tracks every expense, so you know at the end of the case exactly what the lawyer paid for and how much it cost.

The Sewell Law Firm has never, and will never, ask an injured person for money. Our firm invest time, expertise, energy, and money into all of our cases, and we firmly believe we should only be paid when we win your case.

All people—no matter how much money they have—deserve high-quality legal representation, and we are able to offer that to people without ever asking them to pay us any money up front.

“Personal injury lawyers work on contingency fees, which means that your lawyer will only get paid if they win your case.”

Call The Accident Warrior Today

Attorney Efreem D. Sewell has successfully fought for car accident victims across Texas, so you can trust him to get you fair compensation in your case. Unlike other law firms in the area, the Sewell Law Firm takes a personal approach to all aspects of your case.

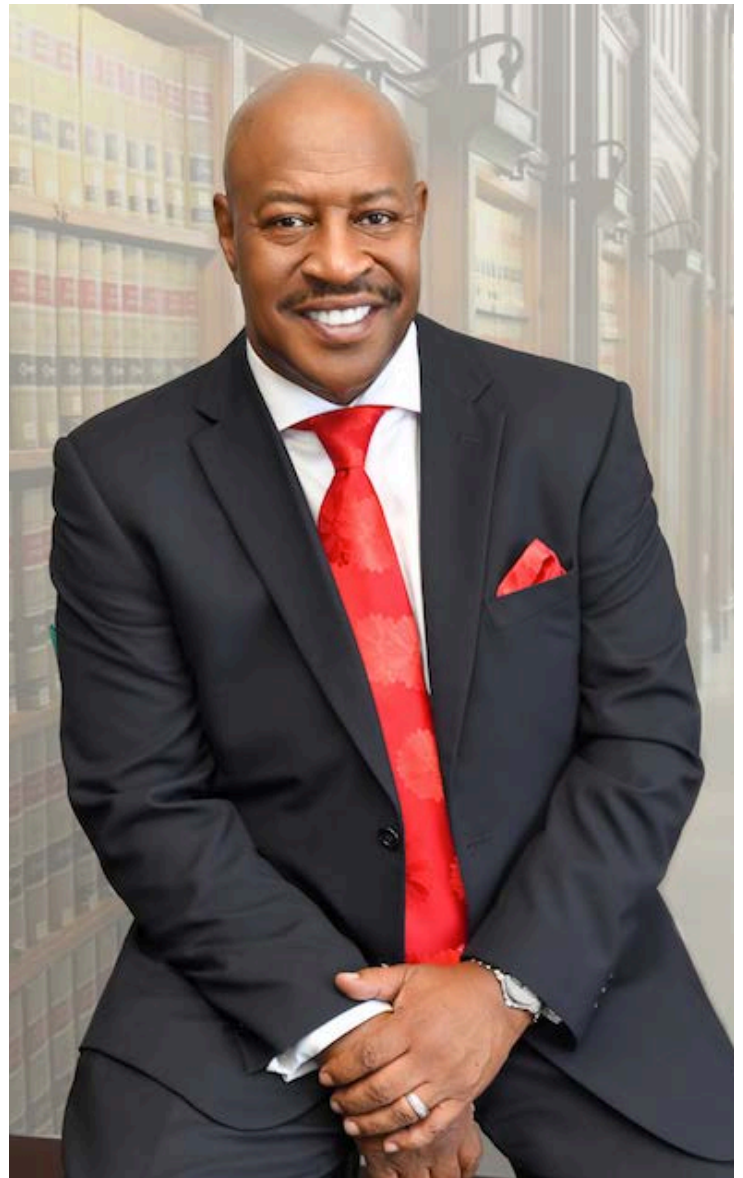
Attorney Efreem Sewell investigates accidents to determine who is at fault, how much compensation you should receive, and how to best serve you as your attorney.

The Sewell Law Firm has experience in dealing with such cases and we always get our clients the compensation they deserve. Even if you are in the middle of the insurance claim process, you can always come to our firm for help.

It is easy for you to say something that the insurance company could use to reduce the value of your claim when pursuing it on your own, and you could unintentionally fall for the tactics used by the insurance company.

Contact the **Accident Warrior at the Sewell Law Firm** today for a **FREE**, no-obligation case review.

Phone: 877-927-7467
The Sewell Law Firm, P.C.



Attorney Efreem D. Sewell

