

# How to Settle Your Own Missouri Car Accident Claim (and the Reasons Why You Shouldn't)

## Introduction

Every day, drivers make mistakes. Even the smallest mistake can quickly lead to a serious Missouri car accident. The result is a devastating outcome for everyone involved.

Consequences such as severe injuries, significant property damage, and lost wages due to time missed from work can leave you and your family faced with enormous difficulties emotionally and financially for years to come.

In this already difficult situation, many people try to handle their claims alone. They believe that hiring an attorney may cost too much money. They trust the insurance adjuster to give them a fair and just settlement, or they are afraid that they will appear greedy for merely trying to protect the financial future of their family.

No matter the reason, settling a Missouri car accident claim alone is risky.

### *Are You Unsure Whether You Should Hire a Missouri Car Accident Attorney?*

Making the decision to hire a lawyer is not easy. At Price & Randle, LLC, we understand that most people do not anticipate that they will ever need the guidance and assistance of an attorney.

That's why we wrote this book.

We want to help you understand why people decide to hire a Missouri auto accident attorney for their claim. In this book, you will get to know how and why car accident lawyers help accident victims. When you have a clear image of the risks involved with managing a claim on your own, you can better understand why people decide to bring a lawyer on their side, and if hiring a Missouri car accident attorney is right for you.

### *Anyone Involved in a Serious Missouri Auto Accident Must Read This Book*

Hiring a Missouri car accident attorney is not for everyone! If your car accident was very minor, and property damage was the only consequence of the crash, you may be able to resolve your claim on your own.

For anyone involved in a Missouri car crash that caused severe injuries, such as broken bones, herniated discs, head trauma, paralysis, or any other serious injury, hiring an attorney is critical to your future.

Before you try to resolve your case on your own, read this book to find out if hiring a Missouri car accident attorney is the right choice for your case.

*Do you want more information from an experienced Missouri car accident lawyer today? Call us right now at (573) 348-0700 or (877) 573-HURT (4878) to speak with an attorney at Price & Randle, LLC.*

## **You Don't Have to Burden Yourself by Dealing with a Missouri Car Accident Insurance Claim Alone**

Sarah was driving on her usual route to work one morning when she stopped at a red light and someone suddenly rear-ended her car. The driver was texting and failed to pay attention to the traffic ahead of him. As a result of the collision, Sarah suffered a broken leg and head injuries.

Unfortunately, accidents like this happen every day. Sarah—never having been one to seek out confrontation—hesitated when her friends recommended she obtain legal counsel after her serious car crash. As she looked into the process of what it takes for a person to resolve their car accident claim alone, she quickly realized the benefits of hiring an attorney.

Resolving an insurance claim on your own can be tough, especially if you are unfamiliar with car insurance law in Missouri. To manage your insurance claim alone, here is what you must do to ensure you get the best possible outcome in your case:

- **You will have to do your own due diligence** to understand the claims process of the at-fault driver's insurance company, and what you should expect as full and fair compensation for your damages.
- **You will have to negotiate directly with the insurance adjuster** to resolve your claim. This can be difficult, as it requires that you be familiar with what you should or should not say. Much of what you tell the insurance adjuster may be used against you. This can have a serious impact on how much you are offered to settle your claim.

- **You will need to research** and have a good understanding of what a fair and just settlement offer is. This includes understanding how much you are entitled to receive. To do this, you must go through the details of the at-fault driver's insurance policy, your own insurance policy, and learn and understand the Missouri state laws in terms of insurance coverage.

The entire process of handling your claim is overwhelming and exhausting. Many people wonder if they are getting full and fair compensation for their damages. Managing your own claim while also having to cope with recovery from your severe injuries, treatments, and lost work can be very stressful. This can make the resolution of your claim in a full and fair manner nearly impossible. Still, many people hesitate to hire an attorney to help.

## **The Top Three Reasons People Hesitate When Hiring a Missouri Auto Accident Attorney**

People frequently hesitate to hire a lawyer. They think that they may be able to save themselves undue hassle by resolving their claims on their own. However, a poorly handled claim can cost you, the accident victim, more stress. It may also cost you full and fair compensation.

Are you hesitating to contact a Missouri car accident lawyer for any of these common reasons?

1. You hesitate because you think it may cost you too much to hire a lawyer to help with your claim

You may have heard from friends or family that hiring a lawyer is expensive. Or perhaps you may be worried that you could lose a portion of your settlement when you could have resolved the claim yourself.

However, the benefits usually outweigh the costs. An experienced lawyer can help you maximize the value of your claim. An experience lawyer may be able to uncover insurance coverage that you never would have known was available. Even after legal fees, this is often more than you would receive by going it alone.

2. You hesitate because you think the insurance companies are working with your best interest in mind

You are a trusting person and believe that the vast majority of people are kind and good-natured. Often, the insurance adjuster handling your claim will approach you with a smile

and promise to do his best to get you fairly compensated for your damages. You want to believe him.

Don't! This can be a dangerous trap, and it is a trap that many accident victims fall into. It is important to remember that insurance adjusters are working with the best interest of their company as their first priority, and concern for you and your family a distant second. Their primary goal is to save their company money and find ways to avoid having to pay you full and fair compensation.

### 3. You hesitate because you do not want to risk looking greedy after an accident

You did not ask to get into this accident. Now, you must pay high costs for someone else's mistake. While you know you should not have to pay for the damages and expenses that came as a result of the accident, you do not want to push your limits and look greedy by asking for full and fair compensation.

Although you may feel uncomfortable asking for fair compensation, it is the duty of the insurance company to provide you with the financial compensation to cover damages from your car accident. The insurance company has a responsibility to give you the financial support you need to pay the costs that came as a result of the other driver's negligence. Asking for this money is not greedy; it is fair.

You have never anticipated needing a lawyer. Most people don't. Hesitating to contact a lawyer is normal for a lot of people. You do not want to escalate a situation unnecessarily, but you do want to protect your family and loved ones.

Hesitating to contact a lawyer after a serious accident, or trying to file an insurance claim on your own may be far more costly than you may realize.

Lawyers fight on your behalf to settle your case fairly and justly. They are your advocates. Hiring an attorney allows you to avoid the burden of negotiation while helping you get the fair and just compensation after your crash.

With a lawyer on your side, you reduce your risk of losing money that you will need to pay medical bills and expenses. With the experience and knowledge of a Missouri car accident attorney on your side, you get help understanding the fair value of your car accident claim.

## **It's Risky to Go It Alone!**

According to the Insurance Research Council, car accident victims who sought legal aid from an auto accident lawyer received on average **40 percent more** than those people who tried to settle their insurance claim on their own.

After a serious car accident with severe injuries and property damage, **you cannot afford to work without a lawyer!** Taking on the insurance companies alone puts you in jeopardy of losing the money you need to cover the costs of another driver's mistake.

Attempting to manage your Missouri car accident claim on your own puts you at risk of the following:

### *You may not get full and fair compensation*

An experienced auto accident attorney knows the intricate details of Missouri car accident law. He can evaluate your case and find areas of compensation that you may not have known were available to you.

By not seeking guidance from an attorney, you risk leaving valuable compensation on the table. This compensation can protect your family's future after a Missouri car crash. Without it, you risk paying high costs for something caused by someone else's careless behavior.

### *You may not know what your claim is worth*

There is a lot that goes into determining the value of a car accident claim. Economic compensation goes beyond just the medical bills and property damage costs. Lost wages, depreciation, and more should also be included in your compensation package. Non-economic damages may also be available to you. This includes compensation for pain and suffering.

Compensation and settlement offers can be very difficult to calculate and negotiate—especially if you are unfamiliar with car accident law. A Missouri auto accident lawyer works with you to determine what your claim is worth. This is very important to know when dealing with the insurance adjuster.

### *You may not have the peace of mind you deserve during the claims process*

Have you lost sleep at night because you were worrying about the outcome of your Missouri car accident claim? Throughout the dispute resolution process, many people

who try to take on the insurance companies alone find themselves unable to sleep well at night, or cannot focus on their recovery because of the worry about the resolution of their claim.

Receiving legal guidance can give you peace of mind. With help from an attorney, you are more likely to receive full and fair compensation. Having an attorney on your side allows you to focus on healing with a calm mind, rather than having the undue stress of fighting with the insurance company.

*You may be unsure of what to do when the large medical bills start to pour in*

One of the most stressful times in a car accident claim is when high medical bills start arriving in your mailbox. These bills may be high enough to drain your savings account. Worse yet, they usually arrive before you are even close to completing treatment.

A lawyer can help guide you so that you know how to, when possible, avoid collections, protect your credit, and get full and fair compensation. When the bills start to arrive, you will know what to do and how to avoid putting your financial future at risk.

Not putting a car accident lawyer on your side is a big gamble to take. Your financial and emotional health is not worth putting on the line!

*If you want to speak to a Missouri car accident lawyer right away about your case, call Price & Randle LLC for a free consultation, and learn more about how having a lawyer can help with your claim. Call (573) 348-0700 or toll free at (877) 573-HURT (4878) today!*

## **Don't Walk Away From Available Money! Learn How a Missouri Car Accident Attorney Can Help You Get Full and Fair Compensation**

When auto accident victims decide to act alone to pursue their claims, it is possible to walk away from a significant amount of money. Not only do they risk not receiving valuable compensation, but they must also open their wallets to doctors, car repairs, medical technicians, and others to cover the expenses they incurred after the car crash.

When you work with a Missouri auto accident attorney, you can sleep better at night knowing that you are maximizing the recovery from your serious car accident. Here are a few of the ways working with a Missouri car accident lawyer can help you receive a settlement that is fair and just.

Your lawyer may find sources of compensation you may not know exist

There are a number of areas where car accident victims are eligible to receive compensation. Sometimes, car accident victims in Missouri do not know the full amount available to them under any and all applicable insurance policies.

The insurance company's initial settlement offer is often far less than what the claim is worth. Finding every source of compensation is not easy without a lawyer. Also, you might not realize that your own insurance policy may be able to cover additional costs associated with the auto accident.

When you choose not to work with a Missouri auto accident lawyer, you may not be aware of the full and fair compensation available to you after a car crash. This can be very costly.

An injury attorney knows where to look, how to analyze your insurance policy and the insurance policy of the other driver, and what the law requires as payment to you after a collision. Putting this experience and knowledge on your side gives you the leverage you need to receive fair compensation—not the low offer normally presented by the at-fault driver's insurance company.

Your lawyer can protect your rights against the insurance company tactics

Insurance companies are notorious for brutal and confusing tactics to avoid having to pay you the full value of your claim. They do this to protect their company's profits. This means that you, the accident victim, pay the price.

You have rights after a Missouri car accident! Without an attorney on your side, you may not know when the other driver's insurance company violates your rights. Instead, you may fall into the trap of believing the insurance adjusters when they say they are working towards your best interest. This can be very costly.

A Missouri car crash attorney understands the strategies that insurance adjusters use. They can help you be aware of these tactics. When the insurance adjuster tries to take advantage of a situation—such as a statement you made or a piece of evidence—your attorney can fight back on your behalf. Putting an attorney on your side gives you the power you need to stand up for your rights and protect your family after a crash.

Your lawyer can give you the peace of mind necessary to focus on healing instead of fighting a battle with the adjuster

Fighting with the insurance company is not pleasant. It does not bring you the serenity you need to recover from a serious injury. Nor does it provide you a therapeutic environment as you try to battle for full and fair compensation.

When you choose to go it alone, you must take on the burden of negotiating your own claim. This can be more difficult than you may realize.

Putting a Missouri car accident lawyer on your side removes this burden. Instead, you are better able to focus on getting the treatments necessary to help you recover your health. When you have the peace of mind from the help of a Missouri car accident lawyer, you are better able to focus on what is most important—the healing process that will bring you relief after a traumatic event.

You don't have to sacrifice your financial stability and physical health by dealing with your case alone. At Price & Randle, we understand the burdens you face. Our attorneys are there to help you get the relief you need when negotiating a fair and just claim.

## **Finding the Right Missouri Auto Accident Attorney Is Critical**

Now that you know the importance of having a Missouri car crash attorney on your side, the next step is to understand how to find someone you can trust.

Working with a trustworthy lawyer is important. When you hire a car accident attorney in Missouri to work on your claim, you trust your case to him. In return, you expect to get the best possible outcome for your circumstances. Choosing the wrong lawyer can be just as dangerous as trying to go it alone.

The following are some of the most important factors to consider when finding the best Missouri car accident lawyer to help with your case.

### *Work with someone dedicated to personal injury law*

There are many law firms that advertise for personal injury work, but far fewer that focus specifically on personal injury law. This has the potential to be hurtful to your case.

At Price & Randle, LLC, we are proud to dedicate our time toward helping auto accident and personal injury victims. Doing so, we understand how to get our clients full and fair compensation. Our thorough understanding of personal injury law helps us negotiate

effectively and deliver strong arguments in favor of the Missouri car accident victims we represent.

Hiring a lawyer who has the in-depth knowledge and experience of Missouri auto accident laws helps improve the odds of your getting the best outcome in your case.

### *Find someone recognized in the industry*

You want to work with someone you can trust. After all, you are putting the future of your family and your finances on the line when you hire an attorney to help you.

Industry recognition means a lot for a lawyer. This recognition shows that the attorney you choose to work with has done well with past clients. It also demonstrates that they have undergone the necessary experience and education to represent you in the best way possible.

Price & Randle, LLC, is proud of the industry designations we have received over the years. As distinguished by the Million Dollar Advocates Forum, National Trial Lawyers, and Top 40 Under 40, we have received recognition in the personal injury lawyer field. These honors demonstrate our abilities in the market and the respect we hold within the industry. Have confidence when you work with us. We are proud to be one of the top personal injury law firms in Missouri able to help you with your case.

### *Choose an attorney who has proven results and testimonials*

It is not enough to trust just the designations of the industry. You should also look into past results the law firm has achieved for clients like you.

When you request past case results and testimonials from the personal injury lawyer you want to work with, you get a good idea of what you can expect when you bring them on board to help with your case. Past case results show you the amounts a lawyer has helped clients receive in their claims. The testimonials are the voice of past clients and show you the experience others had with the law firm.

Past results and testimonials together with industry recognitions give you the confidence you need that you are hiring the right law firm for your case. Of course, past results afford no guarantee of future results. Any attorney who offers you a “guarantee” of success for your particular case is claiming more than he can deliver.

At Price & Randle, we understand the burdens you face. We have a long list of past case results and testimonials we are proud to show you. When you work with us, you can be

confident that you will have a car accident attorney on your side who cares as much about the outcome of your claim as you do. We work hard to obtain fair and just compensation on your behalf. This gives you much deserved relief so that you do not have the stress of taking on the insurance companies alone!

*Are you ready to get started on your claim with a personal injury lawyer in Missouri? Call us today to schedule your free consultation at (573) 348-0700 or toll free at (877) 573-HURT (4878).*

## **The Right Questions to Ask to Help You Find the Best Missouri Accident Lawyer for Your Claim**

As you search for the best Missouri car crash attorney to help you, it is important to ask the right questions. Most Missouri auto accident lawyers provide a free initial consultation to anyone who reaches out. This initial consultation allows you to get to know the lawyers helping with your claim, and decide if they are right for you. The answers to your questions in this consultation will give you a better idea of what you can expect when working with the lawyer you interview.

The following are five critical questions to ask as you begin interviewing potential Missouri car accident attorneys to help with your case:

### **1. What experience do you have working with cases like mine?**

Experience is crucial when it comes to getting the representation you need to obtain full and fair compensation.

Attorneys inexperienced in personal injury law in Missouri may struggle to know where and how much compensation is available to you. Being unfamiliar with the types of insurance policies and liability compensation laws makes an attorney less effective when negotiating on your behalf. More importantly, they may not be familiar with the tactics insurance adjusters use, costing you valuable compensation.

Choosing a Missouri attorney experienced in personal injury cases is vital to the outcome of your case. It is important that you ask about the attorney's experience with personal injury law in Missouri during your free consultation.

## **2. Will you be the one working on my claim?**

Many law firms distribute cases around the firm. They may have you meet with one attorney to win your business, and then hand your case over to a different attorney in the law firm to work on the claim.

Speaking with the person assigned to your case allows you to get a better understanding of who will handle your claim. The result of your claim is critical to your future and the future of your family, so you must feel comfortable with the attorney you hire to represent you. If you do not meet this person, you have no way of knowing which attorney is working on your case or how you are represented.

## **3. Will I be able to get in touch with you throughout the process?**

Although you may seek help with your car accident insurance claim, you still want to be involved and know what is happening with your case. When new information arrives or when you have an important question that you need answered, your attorney should be there for you.

Unfortunately, not all attorneys are as accessible as you want them to be throughout the process.

Asking in your initial consultation about when and how you can get in touch with your attorney while he handles your Missouri car accident case will give you a realistic idea of what you can expect throughout the process. If your candidate lawyer directs you to a different person, you will want to meet that staff member so that you know the person you will speak with while your claim is pending.

## **4. Approximately what can I expect in terms of a settlement offer?**

This question gives you a few important clues about the attorney you may choose to work with.

It is important to note that no attorney should ever guarantee you a specific amount in your case. If he does, he is not being honest. An attorney cannot guarantee a specific amount of compensation. Instead, a Missouri car accident attorney should be able to give you a general idea of how much your case is worth.

A skilled attorney can analyze the information from your car accident and give you an estimate of how much you can expect to receive in compensation. This estimate can only be approximated from the limited data your attorney receives on the first visit. If an

attorney tries to give you an exact amount up front, he may be exaggerating his skills simply to try to earn your business.

## **5. What are the next steps in starting my claim?**

Once you get to know your attorney and find someone you feel comfortable with, you want to know what happens next.

Talking to the Missouri car accident lawyer you interview and finding out the next steps he would take can be helpful. This information gives you a better idea of how the entire process will be handled. It also shows you what to expect throughout the process, so that you know what you are signing on to by choosing to work with them.

The answer to these questions and any others you may have provides you a better understanding of the attorney. Knowing this helps you find the right lawyer for your case, and one you will be comfortable working with. Your settlement is important to your future. With answers to these questions, you can have confidence that you will receive the best possible legal help for your settlement.

## **Conclusion**

Many Missouri car accident victims want to avoid worsening an already very difficult situation. One way they choose to do this is by trying to manage their claims alone.

As presented in this book, managing your case on your own is chancy. You risk not receiving all the compensation available to you. You risk not getting the money you deserve. And you risk losing the peace of mind to help make your recovery easier, and instead find yourself negotiating alone with the insurance company.

Hiring a Missouri car accident lawyer to help after a serious car accident is the right solution!

With help from a dedicated personal injury attorney at Price & Randle, LLC, you can be confident that you will get the outcome you deserve. Our focus is on your future health and happiness. We know how to fight aggressively on your behalf while providing you with a service that will help you remain as stress-free as possible.

If you or your family member has been hurt in a Missouri car crash, it's time to call an auto accident lawyer. Still unsure if hiring an attorney is right for your case? Schedule a

free consultation with a car accident lawyer at Price & Randle, LLC to learn more about whether hiring legal aid is right for you.

## Contact the Price & Randle, LLC Law Firm

You **don't** have to go it alone when it comes to settling your Missouri car accident claim! We are ready to help you get the compensation you are entitled to after a serious car crash in Missouri.

Contact our law office today in one of the following ways to learn more.

- *Phone:* (573) 348-0700 or toll free at (877) 573-HURT (4878)
- *Office:* 980 Executive Drive, Osage Beach, MO, 65065
- *Website:* [www.PriceRandle.com](http://www.PriceRandle.com)
- *Facebook:* <https://www.facebook.com/pages/Price-Randle/478310202196481>
- *Linked In:* <http://www.linkedin.com/company/price-and-randle-llc>
- *Google+:* <https://plus.google.com/115764176824857284285/posts>

## About the Authors

### *Attorney Matthew C. Price, Esquire*

Matthew C. Price is a managing partner at Price & Randle, LLC and focuses his practice on representing the victims of serious accidents and their families. Particular focus areas include wrongful death, personal injury, automobile accidents, motorcycle accidents, trucking accidents, and boating accidents.

Matt's practice deals with analyzing particular insurance coverage issues, locating benefits that may be available to accident victims, and providing counsel to victims in order to make sure they are protected and cared for. It is his desire to provide the best legal representation possible to victims while also providing an atmosphere of caring and dedication.

In addition to litigating cases at the trial level, over the course of the last decade Matt has orally argued cases in U.S. Federal Court, the Missouri Appellate courts, and before the Missouri Supreme Court.

For more information or to contact Matt, please visit [www.PriceRandle.com](http://www.PriceRandle.com) or call toll free (877) 573-HURT (4878).

### *Attorney Duane M. Randle, Esquire*

Duane focuses his practice in the areas of personal injury, including automobile accidents, boating accidents and wrongful death. Duane enjoys getting to know his clients while at the same time helping clients navigate the often-confusing legal system. Duane considers many of his clients to be personal friends. Duane considers it especially important to return calls from clients within the same business day, whenever possible.

Duane grew up in Abilene, Kansas. He attended both undergraduate and law school at Washburn University in Topeka, Kansas. Duane became licensed to practice law in Kansas in 2001, prior to moving to Missouri.

Duane is admitted to practice in all Missouri and Kansas state courts, the United States District Court for the Western District of Missouri and United States District Court of the District of Kansas. He is a member of the Missouri Bar and the Missouri Association of Trial Attorneys.

Duane, his wife, and his three children live in the Lake of the Ozarks area and he is active in his Church and community.

If you have been involved in any type of incident where you suffered bodily injury due to the negligence of another, you should contact Duane Randle for a free consultation by calling (573) 348-0700 or toll-free at (877) 573-HURT (4878). You can also fill out a contact form at [www.PriceRandle.com](http://www.PriceRandle.com).

### **Appendix: Five Things NOT to Say to the Insurance Adjuster**

Whether you handle your case on your own, or you work together with a Missouri auto accident lawyer, there are certain things you should never say to an insurance adjuster!

Insurance adjusters have a job to do. Unfortunately, doing their jobs means looking out for the best interest of their company—not your family and future. To pay out as little as possible in your settlement, they frequently use unfair but effective tactics to try to get you to say something that can be used against you, or fool you into trusting them only to lower your settlement offer and leave you to pay for the mistakes of others. This is not right!

When you speak to your insurance adjuster, here are five things to avoid saying.

### 1. "I'm not hurt"

Injuries that result from a car accident in Missouri may not appear for days, sometimes weeks after the crash. Some injuries, such as traumatic brain injuries, whiplash, and other soft tissue injuries can take time before the symptoms begin to present themselves.

Saying you're not injured gives the insurance adjuster a good reason to believe that the car accident left you pain-free. As a result, he may not pay you for your full medical expenses and may deny your claim altogether. This can be extremely costly and leave you to pay for another driver's negligence.

### 2. "I might have been partially to blame"

Although you want to do the right thing, taking any amount of blame for a Missouri car accident leaves you at risk of having your entire claim denied.

Most victims likely have no expertise in properly assessing the circumstances of a traffic accident. Even someone with extensive knowledge in this field, such as your Missouri auto accident lawyer, can only assign blame after careful study of the circumstances. So you must avoid speculating about where responsibility lies.

The insurance adjuster's job is to determine which driver was at fault in the crash and to what extent their insured—the other driver—and you should be held responsible. The amount of responsibility they assign to each party plays a major role in deciding how much to offer you in a settlement. However, they are not paid to be impartial. They will be looking for fault on your part, even when none exists.

When an insurance adjuster hears that you accept partial blame for the crash, it becomes easier for him to place more blame on you than you may be willing to accept. In turn, you may be forced to pay for medical costs, property damage, lost wages, and other expenses you should not have to bear.

### 3. "I have nothing to hide and am happy to give you a recorded statement"

You may not feel as if you have anything to hide. After all, the accident happened in a way that made it clear the other driver was at fault, right?

Not always.

Insurance adjusters are very skilled at undervaluing your claim. Even if one driver was seemingly at fault, the adjuster may be able to cast enough doubt to make it seem the victim was also negligent.

When you give your recorded statement, you make yourself vulnerable. The insurance adjuster could use something you said against you. If your statement can be taken out of context as an admission of fault, your argument for full and fair compensation would suffer.

#### 4. "These are all of my injuries"

Handing over a list of your injuries and stating that you do not have any other injuries from the Missouri car crash can be unwise. If another injury or complication appears weeks after the car accident, you could be stuck paying for all of the medical costs and treatments associated with that injury.

Telling an insurance adjuster that you have given him all of the information he needs closes the book on your claim. After that, he can deny you valuable settlement money for any future injuries or treatments that may be due to the crash.

For example, if you broke your leg and hit your head on the steering wheel resulting in a brain injury, you have multiple injuries. If you tell the insurance adjuster that your only injury was your broken leg before being diagnosed with a traumatic brain injury, the only treatment and medical costs they may agree to cover will be for your broken leg. You will then be forced to pay for treatment of your brain injury, which could cost you thousands of dollars in medical bills.

#### 5. "Here are specifics about what happened in the accident"

Jotting down details of the crash for your personal recollection is a smart idea. However, sharing this information with the other driver's insurance adjuster may leave you at risk of having your claim denied.

Giving specific details about your claim supplies the insurance adjuster with ammunition to reduce your settlement offer. She may use each detail to try to find some fault on your end, so that you can take partial or full blame for the accident.

If you are unsure if you should tell an insurance adjuster something about your accident, it is best to avoid saying anything at all. The tactics adjusters use to avoid paying you a fair and just settlement can leave you and your family in serious financial difficulty.

Remember, the insurance adjuster works to protect the insurance company from paying victims full and fair compensation. Although she may seem trustworthy, it is important to be alert to her arsenal of tactics so that you can be protected.

If you have been involved in any type of incident where you suffered bodily injury due to the negligence of another, you should contact Price & Randle for a free consultation by calling (573) 348-0700 or toll-free at (877) 573-HURT (4878). You can also fill out a contact form at [www.PriceRandle.com](http://www.PriceRandle.com).

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