

## Why It's Worth Hiring a Personal Injury Attorney After an Accident

### Don't take the risk of facing the insurance company alone.

People injured in accidents who hire a lawyer recover much more money than those who don't.

That's not an opinion, it's just a fact. Even the insurance industry acknowledges it – and in fact, their [latest research](#) shows that the gap between the two is getting bigger, not smaller.

So, it's no wonder that after an accident, the insurance company will try to dissuade you from hiring a lawyer. It's simply in their financial interest to do so. They generally won't come right out and tell you not to talk to an attorney, but that's the clear implication of slogans like "we're on your side" and "you're in good hands with us."

When you talk to insurance company representatives, they will assure you that you just need to give them a few pieces of information and the company will take care of the rest. Again, the implication is clear: don't bother calling a lawyer, we've got this handled. Of course, as soon as they're done talking to you, they'll call *their* lawyer to make sure their interests are protected.

They know how the system works, and they know it's bad news for their bottom line when injured people hire a [personal injury lawyer](#). Here's why.

### With the right lawyer on your side, you can negotiate for more.

Regular folks may not even know that you can ask for more when the insurance company offers a settlement. The insurance company certainly isn't going to tell you that – they may explicitly say "this is our best offer," or they may just make an offer and let that be the implication. The truth is their "best offer" is usually a lowball figure that might (or might not) cover your initial costs and nothing else. They're deliberately ignoring the full, long-term cost of the accident in order to save themselves money.

This approach works for the insurance companies because once an injured person accepts their money, that's it. Even if the full cost turns out to be much higher than what they paid you, you generally can't go back for more.

An experienced personal injury attorney knows how to assess the full value of your injury under Texas law. Your medical expenses, for instance, go beyond the initial bill from the hospital for your emergency treatment. If you're going to need future surgery, medication, physical therapy, or any other treatment, those costs need to be covered. Likewise, they may cut you a check for the week or two you were out of work after the accident, but what if your injuries will affect your ability to work for a long time, possibly even for the rest of your life? There's also compensation for pain and suffering, loss of quality of life, and the impact the accident has had on your family and your future.

Often, the true cost of an injury is many times what the insurance company initially offers. Getting the right personal injury lawyer on your side is the only way to pursue the full compensation you need to rebuild your life.

### **A good personal injury lawyer puts time on your side.**

Insurance companies have two distinct methods to use time to their advantage. First, as mentioned before, they may try to “lowball” you soon after the accident, before the full cost becomes known. That way, they can cut their losses and settle your claim for a minimal amount.

If that doesn’t work, they’ll pivot to dragging things out. “Oh, we just need one more document” becomes an endless refrain. At every stage, they’ll take as much time as they can – if they say they’ll get you something in 20 business days, expect it at close of business on the 20<sup>th</sup> day, not a moment before. When they can, they’ll try to get all the way to the statute of limitations (the legal deadline to file a lawsuit); in Texas, that’s two years from the date of injury for most personal injury claims. If that much time passes without filing a lawsuit, your claim is effectively dead, since beyond that point they have no incentive to pay. Failing that, they want to wear you out until you accept whatever figure they’re willing to offer and go away.

When you hire a personal injury lawyer who understands the process, we know how to make it work to your advantage. Sometimes, that means slowing things down – we can’t settle your case for full value until the full extent of your injuries is known and we can calculate how much it will cost to treat them, for instance. At some point, though, it means telling the insurance company to stop stalling and make a fair offer or we will take them to court.

### **The right personal injury lawyer will keep your legal options open.**

Some personal injury claims settle relatively quickly, but others take many months or even years of negotiations and a few are decided by a jury. We can’t predict exactly how your case will go, or how long it will take; it depends on the extent of your injuries, the progress of your medical treatment, and how difficult the insurance company decides to be. However, with the right personal injury lawyer – a trial lawyer – on your side, you can rest assured that all your legal options are available to you at each stage in the process.

Ultimately, we get the insurance companies to pay more because they know they have no choice. It’s either reach a fair settlement or face a trial attorney with a proven track record in court. They think in terms of risk and reward, and there’s no bigger risk to their bottom line than a verdict in a significant injury case. Sometimes, they take that risk, and we’re prepared to beat them; more often, they just pay up. Either way, the injured person wins.

### **You can afford a lawyer. You can’t afford to go it alone.**

Many people decline to hire a personal injury lawyer because they’re concerned about cost, but that concern is misplaced. We work on a [contingency fee](#), which means you don’t pay us a cent

out of your own pocket. Our firm pays to move your case forward through the system, and we only get paid if we win the case. If we don't reach a settlement with the insurance company or win a verdict in court, we don't get paid at all.

The real risk for an injured person is going up against the insurance company without a lawyer on their side. You could end up getting much less than your injuries are worth – and much less than you would have gotten with an attorney, even taking the attorney's fee into account. Again, once that happens, once you've taken the insurance company's money, that's it. With very few exceptions, there are no second chances in personal injury law. You only get one shot, and the right attorney will help you maximize your chances of success.

We understand you may still have concerns about hiring a personal injury lawyer, and that's OK. We would encourage you to meet with us for a [free consultation](#) where we can explain your legal options and discuss those concerns. Naturally, that conversation is fully confidential, and there's absolutely no pressure or obligation to hire us, just answers about your legal rights.