

# Why Minority Victims And Others *Lose Thousands of Dollars* In Auto Accidents

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Minority accident victims, as well as others, are at ‘increased risk’ of being taken advantage after an auto accident. The unfamiliarity of the proper steps to take after their accident costs victims thousands of dollars. Unfortunately, most don’t even know it. At some point in life, a person will think, “*Enough is Enough!*”

After years of working with one of the largest Chiropractic/Medical/Orthopedic companies in Georgia, I experienced the seriousness of car accidents and the aftermath. I witnessed how insurance companies and others prey on accident victims in their time of need. I could write a book on the auto accident legal and medical process; however, I just want to provide a short version of how to ensure that you get the proper injury treatment and settlement you deserve. This is about your HEALTH and your MONEY!

## **TOP 4 AUTO ACCIDENT VICTIM MISTAKES**

### **INSURANCE COMPANIES** – *Their Goal Is To Pay You As Little As Possible*

*ACCIDENT VICTIM MISTAKE #1* – Research indicates that speaking with an insurance adjuster before retaining legal representation will cost you money. The adjusters are well trained and very skillful at minimizing any potential settlement claim. Any information you provide can be used against your settlement. Some victims think they will be able to handle their own settlement. This is one of the biggest mistakes you could make. I have witnessed many times how the victim loses in this case. Actually, the insurance company hopes you do not retain legal representation.

*AREA OF CONCERN* - The at-fault insurance party may try to offer you a settlement check before you get completely evaluated by a doctor that specializes in auto accident injuries. Why? The at-fault insurance company can determine by the police report and/or photos the severity of your bodily injuries. Their primary objective is to settle less and close your case as quickly as possible; before you start feeling more pain, seek professional medical advice, or retain the services of an attorney. Do not accept any check before being evaluated by a doctor.

## **MEDICAL / CHIROPRACTIC CENTERS** – *Be Selective Of Your Injury Care Center*

*ACCIDENT VICTIM MISTAKE #2* – Accident victims often delay seeking prompt and proper injury care treatment. Accident injuries typically require treatment by an accident injury care specialists. Being evaluated by an emergency room/urgent care doctor often is not sufficient at uncovering accident injuries. Pain sometimes doesn't occur until a few days after the accident.

*AREA OF CONCERN* – When seeking injury care treatment, it is important to choose a doctor who can spend quality time with each patient. If a doctor sees more than 65 patients per day, what type of quality treatment do you think you can really receive? These types of treatment centers are known as injury mill clinics. As one accident victim stated, "I felt like I was in a herd of cattle, so I left!" Again, it is your health and your choice to get injury treatment where you feel comfortable.

## **LAW FIRMS** – *Not All Lawyers Are Alike*

*ACCIDENT VICTIM MISTAKE #3* - Many accident victims are persuaded to call attorneys who use flashy television commercials and/or urban radio ads. On TV, these ads often target judge shows. Some ads go as far as displaying large settlement checks to get you to call them. Be aware of the 40% + fee that some attorneys subtract from your settlement check for their services.

*AREA OF CONCERN* – After speaking with hundreds of accident victims, when asked why they chose a particular law firm, several stated that they felt they could get me more money. Here is what some TV ads don't tell you. More than likely you will not be working directly with the attorney you see in the commercials. More often you will be speaking with a paralegal or another associate.

## **ILLEGAL RUNNERS** – *Be Careful Of Illegal Solicitations About Your Car Accident*

*ACCIDENT VICTIM MISTAKE #4* - If someone calls you 'first' about your car accident, they have obtained your personal information illegally. They may even try to offer you money to meet with them or seek treatment at a particular injury center. Ask them how they got you information and tell them you know what they are doing is illegal. At this point they will hang up.

*AREA OF CONCERN* – Some accident victims fall for this type of scheme. When this occurs, your injury care treatment and settlement are at risk.

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