



A DANIEL STARK GUIDE

# 5 Things You Need To Know **BEFORE** Settling With Your Insurance Company

# Don't let a rushed decision make it difficult to get your life back to normal after an injury.

Insurance companies might push for a quick signature to accept their settlement offer right after an auto collision – but beware, their gain often comes at your expense. Take the time to consider all of your options before accepting an insurance company's initial settlement offer.

Dealing with the aftermath of an injury can be overwhelming, especially when it comes to your finances. If someone else's negligence caused your injury, you may be looking for relief from growing medical expenses and car repair costs.

So, when an insurance company offers a settlement soon after your injury, it can feel like a much-needed lifeline.

**However, not all offers are created equal.**

While an initial settlement offer may appear to be a quick fix for your financial worries, accepting it without careful consideration could limit your ability to receive the full value of your injury.

Once you accept an insurance company's offer, the deal is final. There's no room for renegotiation if unforeseen issues arise after your injury.

Before signing on the dotted line, here are five things to keep in mind when considering an insurance company's settlement offer.

# 1

## Don't Settle Too Quickly

A car crash can leave you feeling overwhelmed, confused, and financially strained. While it may seem like a quick insurance settlement could alleviate your immediate financial burdens, this could be a big mistake.

**It's important to remember that an insurance representative's goal is to resolve your claim as cheaply and quickly as possible.**

There's a reason insurance bullies are willing to offer small settlements so quickly – **they know that your claim is likely worth more!**

Don't rush to accept settlements from insurers without fully understanding the long-term impact of your injuries. Signing means accepting the offer as final, with no chance of claiming further compensation or pursuing legal action. **Take your time and weigh the potential costs before deciding.**

In addition, settling too early may lead to missed details in a settlement offer. **Insurance companies may limit the full value of your case** with hidden clauses or use confusing terms in their releases regarding future medical care.

For example, an insurance company may offer to pay for medical bills for the next year, but only for bills they approve as reasonable and necessary.

**It's also common for people to be offered an upfront check to cover expenses like car repairs and lost wages.** However, they don't realize that accepting the check may come with a "full and final settlement" clause. This means they've settled their case without even knowing it.

Before you sign the settlement agreement, a **Daniel Stark attorney can help you carefully read the fine print.** While you may have medical bills to pay after an injury, sacrificing potential future medical treatment to cover them is not worth it. **Don't agree to or sign anything final without consulting us.**

The process can be lengthy, taking potentially months or even years, but keeping the long game in mind is crucial. Focus on addressing any injuries you have and take time to recover while consulting with a Daniel Stark attorney to determine the full value of your injury.

# 2

## Understand the Full Impact of Your Injury

If you're considering a settlement offer, take your time and evaluate all aspects of your case before making any decisions. This is your only chance to receive the full value of your injury, so it's crucial to make sure everything is being considered before settling.

Ensure that your settlement amount **accounts for all ongoing medical needs, lost wages, property damage, and other financial losses** that may arise in the future.

Many of our clients' injuries have required extensive investigation and tests before being properly diagnosed. What may feel like a minor injury at first could wind up causing up pain for the rest of your life. Having a full understanding of any future treatment that your injury will require is a critical step in negotiating with an insurance company

The insurance company may offer you a quick fix to cover your medical expenses and give you some cash, but **this may not be enough to cover future costs.** Insurance companies want to get claims closed as soon as possible because it eliminates the uncertainty of how much they'll need to pay you if further injuries come up later on.

Accepting a settlement offer before fully evaluating the extent of your injuries can leave you with significant out-of-pocket expenses that could impact your financial stability for years to come.

Insurance companies often downplay the true value of personal injury cases by solely focusing on medical expenses and lost wages, disregarding the emotional toll of a car wreck.

**However, we believe that the full value of your case lies in your unique story of how the injury affected your life.**

Life isn't about medical bills and lost wages, and neither is your case. Your unique story matters, and part of that story is how your injuries have affected your life.

Don't let insurance companies diminish the value of your case by only focusing on economic damages.

With the assistance of a Daniel Stark attorney, you can gain insight into the full extent of your damages. We will consider the duration and severity of your physical pain, the impact on your emotional well-being, as well as the effect of your injuries on your relationships and daily life.

# 3

## Get Ready to Negotiate

It's crucial to know your rights and not let insurance companies bully you into accepting an unfair settlement offer.

**Remember, initial offers are just the tip of the iceberg in the negotiation process.**

When it comes to negotiation, don't let pressure tactics or false urgency sway you. Take your time, weigh all options, and don't hesitate to make counter offers if needed. **Stay informed and reject any unfair deals.**

Negotiating with insurance companies can be challenging. They're in the business of protecting their bottom line and often resist paying out on claims. They may even try to argue that their policyholder isn't responsible for the auto crash or incident, which can make things especially difficult for victims who may not have the legal expertise or resources to prove liability.

If you find yourself in this situation, it's essential to seek out an experienced personal injury lawyer. We can help you navigate the complexities of your case and work to secure the compensation you deserve.

Make sure to gather all necessary documentation, including medical bills and records, to support your claim. **Don't settle for less than what you're owed.**

It's important to know that insurance claim representatives will often try to control the settlement negotiations. They may even discourage you from seeking legal representation. Don't let them intimidate you.

**By working with a Daniel Stark attorney who has your best interests at heart, you can negotiate a fair settlement and move forward with your life.**

**Did you know:** Injury victims who hire an attorney to negotiate with insurance companies secure settlements **four to five times larger** than victims who don't?

This highlights the importance of negotiating **to get the full value you deserve.**

# 4

## Insurance Companies Aren't on Your Side

Remember, **insurance companies prioritize their profits, not you.** Lots of claim representatives are perfectly nice people, but their job is to pay you as little as possible.

One common tactic used by insurance companies to avoid paying claims is to take a recorded statement from you.

The aim of taking your recorded statement is to discover ways to avoid paying your claim or to minimize their liability.

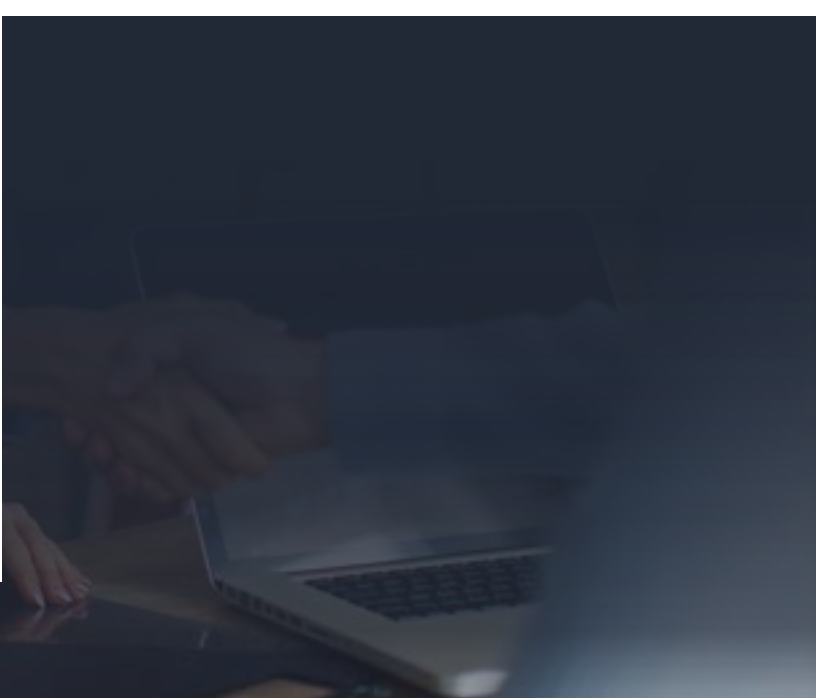
As tempting as it may be to speak with insurance adjusters after a car crash, it's crucial to understand that **they are not on your side.** In fact, they may use your own words against you to devalue or even deny your claim altogether. For example, if you say that you felt okay after the accident, they may argue that your injuries are not serious.

It's important to exercise caution when speaking with insurance adjusters. **Avoid admitting fault or downplaying your injuries,** even if you think they may be minor. Adjusters may twist your words out of context, and seemingly harmless information about the crash could be used against you later on.

Another tactic used by insurance companies is making you sign a medical authorization without a scope or expiration date, which gives them access to your complete medical history. They'll use this information that they can blame your current injuries.

That information could help them claim that they are not responsible for your medical treatment. **Avoid medical authorization if possible, or limit access** by insurance companies as much as you can.

We can help you answer the adjuster's questions, protect your rights during the claims process, and ensure you receive fair compensation for your losses.



# 5

## Your Unique Story Matters

Before initiating the negotiation process for your settlement, it's critical to have a clear goal in mind. Insurers often calculate settlement amounts based on similar cases.

### **This is where we come in.**

We engage with insurers, attorneys, and responsible parties to reduce the pressure to settle quickly, resulting in a higher settlement offer.

With our help, you can ensure that you receive a fair settlement offer and that each component of the offer is clearly defined.

Your settlement is personal to you, and insurers may only consider medical bills, diagnoses, and temporary disabilities.

However, your injuries likely affected your life in many other ways. For example, maybe you had to stop playing sports or couldn't hold your child without pain. Maybe your daily routine was disrupted, and simple tasks around the house became difficult to complete. Perhaps you couldn't work or enjoy activities that you used to love.

**When consulting with a Daniel Stark attorney, we will listen to your story and take into account how your injury changed your life.**

We will help establish your goals, negotiate on your behalf, and ensure that you receive the best possible outcome for your case.

If you choose to work with us, we will be your advocate throughout the entire process, including if you decide to take your case to trial.

Filing a lawsuit can be an effective tool to pressure insurance companies to offer maximum compensation. By being willing to go to court, you show the insurance company that you're committed to getting full value and won't back down from a challenge.

Ultimately, the decision to file a lawsuit or accept a settlement offer depends on your unique situation and goals.

# A NOTE FROM OUR FOUNDERS

At Daniel Stark Law, we are **dedicated to protecting our clients** from the intimidating tactics of big insurance companies.

We believe that rushing to settle an injury claim is not the best approach and can result in an unfair outcome. That's why our experienced lawyers take the time to investigate your unique story and fight for your case's full value.

We are committed to guiding and supporting you throughout the settlement process so you can make informed decisions about your case. We understand the impact of a car crash or devastating injury on your life, and we're devoted to helping you **every step of the way.**

You can trust us to stand up against insurance companies and fight for what matters most to you.

Contact us today for a  
**free consultation.**

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