

# CAN I JUST SETTLE WITH THE INSURANCE COMPANY FOR AN AUTOMOBILE ACCIDENT IN KENTUCKY?

*“Insurance companies are not in business to pay out huge settlements to victims”*



**Musselwhite Meinhart & Staples, PSC**



Many people wonder if they can settle with the insurance company for an automobile accident rather than hiring an attorney. While you can deal directly with an insurance company to settle your automobile accident claim, it is not advisable because you may be leaving money on the table by not hiring an experienced automobile accident attorney. Insurance companies are not in business to pay out huge settlements to victims. Instead, insurance companies are in business to make money and when an insurance company pays a claim, it decreases the company's profit margin.

Therefore, insurance companies are automatically in an adversarial position with you in regard to your automobile accident claim. You are seeking to receive the largest settlement possible while the insurance company is seeking to pay as little as possible on your claim. This automatically sets up a situation where the insurance company is working directly against your best interest. Hiring a personal injury attorney gives you someone on your side whose sole job is to protect your interests.

## INSURANCE COMPANY TACTICS

Insurance companies have several tactics that they use in order to decrease the amount of money that is paid on automobile accident claims. Insurance adjusters will contact you after an accident in hopes of obtaining a recorded statement prior to you meeting with a personal injury attorney because the adjusters know that an attorney will advise you against providing a recorded statement. One of the most dangerous things you can do for your case is to provide the insurance company with a recorded statement prior to consulting with an attorney because anything you say can be used against you in court.



You may believe that you are being honest and cooperative; however, the insurance adjuster may ask you questions in such a way that you give unclear or misleading answers. Your answers may be misinterpreted later in the case. This could result in a lower payment for your claim.

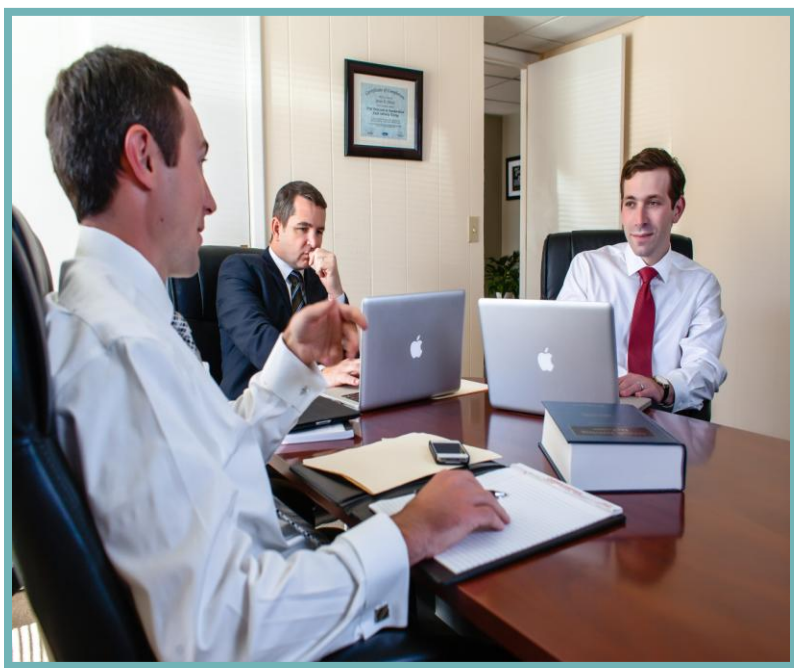


Another tactic that an insurance company may use that can hurt your claim is using your past medical history against you. The insurance adjuster requests that you sign a medical release so that the insurance company can obtain copies of your medical records to verify the extent of your injuries to pay your claim. Unfortunately, some insurance companies give you a blanket medical release to sign that allows the insurance company to obtain copies of your complete medical history.

The insurance company can then comb through your medical history to find prior injuries or medical conditions that the company will use to claim that your current injuries were not from the automobile accident or are worse than they should have been due to a prior medical condition or injury. This can ultimately reduce the amount of money you will receive for your claim. You should have an attorney review any documents before you sign them.

## LEVEL THE PLAYING FIELD

Having an attorney levels the playing field for you. An insurance company has unlimited resources to fight your automobile accident claim. Expertly trained



insurance adjusters, highly skilled defense attorneys and carefully chosen experts all work together to decrease the amount of money that the insurance company must pay to settle your claim. There is no way that you can battle this by yourself. However, having a competent automobile

accident attorney who has experience dealing with insurance companies and their representatives will level the playing field and give you the best chance of receiving the maximum compensation available for your claim.

The personal injury attorneys at Musselwhite Meinhart & Staples, PSC are experienced negotiators and highly skilled litigators with many years of experience dealing with insurance companies and their representatives. We have the resources, knowledge and experience necessary to ensure that your rights are protected inside and outside of the courtroom.



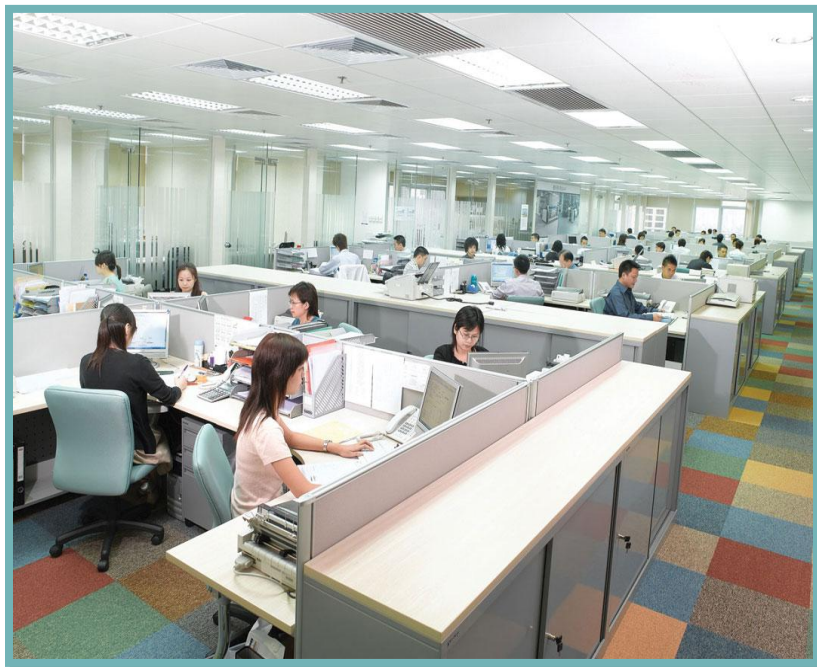
Regardless of the severity of your injuries, you should always consult an automobile accident attorney before you discuss your claim with an insurance company. An

insurance company will not protect your interests. We will aggressively seek to hold the parties responsible for your injuries accountable for their actions so that we can get you the maximum compensation available for your damages.

Insurance companies maintain records on personal injury attorneys and their results. When the insurance company receives notice that you have retained counsel, the company automatically assumes that it will need to pay more for your claim than if the insurance company was dealing with you directly.

The insurance company can then set aside funds to have available to pay your claim.

If you deal with the insurance company directly prior to contacting an attorney, you may hurt your case by



discussing settlement figures because the insurance company will set aside a much smaller amount. Once that occurs, it may be difficult to convince the insurance company to increase the amount of money it has determined your claim is worth. Therefore, contacting an attorney as soon as possible after your accident and allowing the attorney to deal with the insurance company can increase your chances of receiving a higher settlement.

## CONTACT AN EXPERIENCED AUTOMOBILE ACCIDENT ATTORNEY

***We've Helped Thousands of KY Families, we can help you!***

The personal injury attorneys of Musselwhite Meinhart & Staples, PSC have over 50 years of combined legal experience handling personal injury cases. This experience has enabled our attorneys to achieve the best possible results for our clients time and time again. Your case is important to you; therefore, it is important to us. We represent clients in Hardin County and throughout central Kentucky from our offices in Radcliff and Louisville.

Contact us at (270) 351-6069 (502) 964-1968 or 1-800-754-HELP to schedule a free consultation with one of our attorneys. You may also contact our office through our convenient [online contact form](#). We look forward to meeting with you to discuss your legal options for collecting compensation for your injuries.



## About the Author

Paul Musselwhite, Carol Blakeley Meinhart, Kimberly Musselwhite Staples, and Robert D. McIntosh are the experienced and knowledgeable attorneys that make up Musselwhite, Meinhart & Staples. With over 50 years of combined experience, they have been serving the legal needs of individuals, individuals in the military and families in Hardin county and all of central Kentucky with pride and dignity. Practicing in civil cases in Hardin county, central Kentucky and beyond, they are experienced in all types of law.

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