

DO YOU NEED TO HIRE AN ATTORNEY?

HOW TO KNOW WHEN TO HIRE A LAWYER

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You definitely do not need an attorney for every small accident case. What is a small accident case? There are no hard and fast rules, but usually a small case involves an accident with no damage, or little damage, to the vehicle and where the treatment and/or injuries last no more than a few months. In a small case, the medical bills usually don't exceed a few thousand dollars. And the injuries are not usually considered permanent.

These are cases that can often be settled or resolved without the assistance of an attorney. In my practice, I tell clients that it may not be cost effective to use an attorney for a small case because most of the recovery may go to pay the attorney and you may be left with very little afterwards. In small cases, I tell the person that he or she may have just as good a chance at recovering a settlement near or equal to one that the attorney can get for you.

With a small case, the person may be better served by handling the case on his or her own and without the assistance of

an attorney. But even if you have a small case, this report can help guide you.

BEWARE! It is important to know that many people injured in an accident may think that their injury is only temporary and that they will be fine in a few days or weeks. However, it is not unusual for injuries for months and may even require surgery. In other words, what you might initially think is a "small accident case" that you can handle without an attorney is actually a serious injury case where you should hire an attorney for his expertise. It is always better to be safe than sorry and consult with an attorney. Initial consultations are always free, so take advantage of them and arm yourself with information so that you can make the right choices for you and your family.

If you feel comfortable gathering evidence and records to support your claim and negotiating with the insurance adjustor, then you may not need the

assistance of an attorney. However, the bigger the case the more likely you will benefit from using an experienced attorney. That is, in a bigger case you will likely recover more compensation for your injuries with the assistance of a lawyer than without (even after subtracting the lawyer's fee). Why is this so? Because the attorney has specialized knowledge and the legal authority to go to court, thereby forcing the insurance company to incur more expense by having to hire its own attorney(s). The experienced personal injury attorney usually has a better understanding of what the claim is worth and then can often effectively communicate the value of the claim to the insurance adjustor. Unless you're in the business of settling and litigating injury cases, the person without an attorney may be at a serious disadvantage when dealing with a seasoned insurance claims representative.

Before you decide on whether to hire an attorney...

Did you know that a 1999 study found that insurance companies pay higher settlements to injured people who use an attorney than those who do not? Yes, it's true. In 1999 the insurance industry performed a study to find out if people who had accident claims received more money in settlement by using an attorney than those people who settled on their own. The study was performed by the Insurance Research Council, a non-profit organization that is supported by leading property and casualty insurance companies across the United States. The mission of the IRC is to advance the insurance industry's view on matters crucial to insurance companies. The IRC found that people who used an attorney received on average 3 times more money in settlement than those individuals who settled on their own. Often times accident victims are told by the insurance adjustor that they shouldn't hire a lawyer because they will receive less money in settlement. This study shows that this simply is not true.

ABOUT THE AUTHOR

Ross Jurewitz is the principal attorney and manager of the San Diego litigation firm, the Jurewitz Law Group. Mr. Jurewitz's practice is dedicated solely to representing people injured in accidents.

Mr. Jurewitz was born in Pomona, California in 1974, and spent almost all of his early life living in the Los Angeles area in Claremont, California. He graduated from Claremont High School and moved to San Diego, California in 1993 to attend college at the University of California, San Diego. He received his B.A. degree in 1997 with a major in Political Science and a minor in Law and Society. Following college, Mr. Jurewitz attended the Washington College of Law at American University. Mr. Jurewitz is licensed to practice law before all courts in the State of California.

Mr. Jurewitz has been exclusively representing injured people for nearly 10 years. In 2002, he joined the prestigious San Diego personal injury law firm of Hoey and Morgan, representing injured people in litigation as trial counsel. In 2004, Mr. Jurewitz formed the

partnership of Wick & Jurewitz where he blended the tools and resources of a large law firm with the personal touch found in a small, personal law firm to provide injury accident clients with excellent service and results. Continuing that same philosophy, Mr. Jurewitz formed the Jurewitz Law Group in 2007.

In his spare time, Mr. Jurewitz enjoys spending time with his wife, Lee, and their two dogs, Ace (an American Bulldog) and Blackjack (a German Shephard mix) in their coastal North San Diego County home. Mr. Jurewitz also enjoys playing golf, traveling, and spending the fall rooting for the University of Texas Longhorns football team.

