

What To Ask for in a Car Accident Settlement

Tennessee Car Accident Victims Can Get a Lot More Than Their Medical Bills Paid

Injured [car accident](#) victims are under a lot of pressure. They know that accepting a lowball settlement means the money could run out before they are healed. They need to get the most for their injuries, but few people know what to ask for in a Tennessee car accident settlement.

Depending on circumstances, in addition to medical bills, an injured crash victim may be able to collect damages (financial compensation) for lost wages, pain and suffering, disfigurement, or permanent impairment, among other things.

Knowing what factors affect a car accident settlement is important leverage for negotiations. For a crash victim to understand their legal rights and options, they should contact an experienced car accident lawyer.

[The Law Office of Eric Beasley](#) offers free case consultations to people who were injured or lost a loved one in a Nashville or Middle Tennessee car accident. If this sounds like you, [contact us](#) now for answers to crash-related legal questions and an explanation of your options. There is no obligation to hire. Just answers.

What factors are taken into account in car accident settlements?

Each case is unique, but auto accident settlements are often influenced by:

- **Liability.** Compensation depends on who was responsible for the accident and how much insurance coverage is available.
- **Injury severity.** An injury victim with a traumatic brain injury (TBI), paralysis, nerve damage or broken bone will typically collect more money than someone with a subjective injury that doesn't show up on an MRI or x-ray.
- **Negotiating skill.** The data researchers used to find the average Tennessee car accident settlement differentiates between crash victims who used an attorney and those who did not. An experienced lawyer with a winning track record can make a big difference in a claim's outcome. Studies show that, on average, those who consult an attorney collect more money than those who do not. This is true even after the lawyer is paid for their legal services.

Again, it's important for accident victims to know that their individual compensation may be very different. This is why it pays to talk to a car accident lawyer right away after your crash.

What is a good settlement offer for a car accident?

A lot of crash victims want to know how much money to ask for in a car accident settlement. Depending on the circumstances of your case, a good car accident settlement may include compensation for:

Medical expenses

- Emergency medical and ambulance fees.
- Appointments with medical specialists like orthopedic surgeons and neurologists.
- Diagnostic testing and body imaging scans.
- Hospital fees.
- Surgeries.
- Follow-up doctor's visits.
- Prescription medications.
- Physical therapy.
- Rehabilitation services.
- In-home medical care.
- Medical devices.
- Future medical treatment.

Lost income and other economic costs

- Lost wages.
- Loss of earning capacity
- Decreased future earning potential.

Non-economic losses

- Pain and suffering.
- Lost quality and enjoyment of life.
- Loss of consortium
- Disfigurement
- Permanent impairment

A car accident attorney has the knowledge to identify all types of compensation an injured crash victim is entitled to collect. We know how to dig up the kind of evidence the insurance company can't ignore, then fight for every dollar you rightfully deserve.

Can I negotiate for more money?

Yes. To get maximum compensation for their injuries, crash victims often need to negotiate for more money with the insurance company. This can be an uphill battle.

The job of all insurance adjusters is to protect the company's bottom line by denying claims and reducing settlements. Remember, the insurance company isn't a charity. They are in business to make money.

That is why you should never accept a settlement or any other compensation from an insurance company without first consulting a lawyer. Only an attorney who has a victim's best interests at heart can calculate a compensation package that puts the highest value on their injury recovery, pain, losses, and comfort.

Can I turn down a low settlement offer?

Yes. The insurance company's first offer will almost always be less than what your claim is worth. If they can trick an injured crash victim into accepting a lowball insurance settlement offer, they will. Once a settlement is accepted, the case is closed. It is usually impossible to reopen and renegotiate for proper compensation. Always consult a lawyer before accepting an insurance company settlement.

What happens if I turn down the insurance company's settlement offer?

After rejecting a lowball settlement from the insurance company, an injured crash victim can negotiate for more. You can also file a lawsuit against the at-fault driver (in which their interests will be represented by the insurance company). But you have to act fast – in Tennessee, the statute of limitations (legal deadline) is just one year from the date of the crash. And you're not in a position to negotiate on your own.

An experienced lawyer can take on the insurance company while a crash victim focuses on their health. Your attorney can investigate the crash, collect evidence, interview witnesses, talk to experts, build a strong case, and hammer away at the insurance company to get results. If an insurer won't make a substantial offer, the lawyer can take them to court.

Maximum compensation for injured Tennessee car accident victims

Injured victims of Tennessee car accidents have a right to be made "whole" after a bad crash. But the insurance companies often make them fight for the full compensation they deserve.

When the insurance company wants to go toe-to-toe, Nashville car accident attorney Eric Beasley can be the heavyweight in your corner. He never forgets the damage that clients have suffered in car accidents and how their lives were impacted. He puts in the hard work required to help them get the results they need, whether that's through a negotiated settlement or jury verdict.

Our law firm has [recovered millions of dollars in damages](#) for accident victims and the families of [fatal crash](#) victims. If you were injured in a car accident in Nashville or the surrounding region, don't delay. Contact The Law Office of Eric Beasley to schedule a [free case consultation](#) today.