

Injury Claim Negotiations WORKSHEET

Take some of the stress out of your claim negotiations by completing all of these key steps.



Gathering Your Evidence

- | | | |
|--|---|--|
| <input type="checkbox"/> Crash/Incident Report | <input type="checkbox"/> Medical Bills | <input type="checkbox"/> Wage Statement |
| <input type="checkbox"/> Photographs | <input type="checkbox"/> Medical Records | <input type="checkbox"/> Property Damage Costs |
| <input type="checkbox"/> Witness Statements | <input type="checkbox"/> Out-of-pocket Receipts | |

Filing the Claim

1	Date Letter of Intent Sent to At-Fault Party/Insurance Company:		
2	Acknowledgement from Insurance Company?	Date:	Claim Number:
3	Adjuster Name and Contact Information:		

Settlement Negotiations

4	Calculated Claim Value:	Hard Costs:	Pain and Suffering:
5	Demand Packet Sent Date:		Demand Amount:
6	First Offer:	Counter Offer:	
	Notes:		
7	Second Offer:	Counter Offer:	
	Notes:		
8	Third Offer:	Counter Offer:	
	Notes:		
	Other Notes:		

Injury Claim Settlement

9	Settlement Date:	Release/Agreement Signed:
10	Medical Bills/Liens Paid:	Final Check Received:

Preparing for Injury Claim Negotiations

Notify the at-fault party's insurance carrier as soon as possible of your intent to file a claim. You don't have to be finished treating for your injuries or ready to negotiate.

Serious injury claims should be handled by an experienced attorney for the best outcome. If you've fully recovered from a relatively minor injury, you might decide to handle your claim on your own.

The key to successful negotiations is to stay calm and be prepared for the process. If the adjuster can make you angry or upset, they will use that against you.

It's up to you to show that if it weren't for the insured's negligence, you would not have been injured. You'll also have to prove the extent of your damages.



Helpful Tips for Successful Claim Negotiations

- Take the time to organize all your claim evidence so you have it handy during negotiations.
- Expect the adjuster to start with a lowball offer. Don't get mad. Counter with an offer slightly less than your demand.
- Be prepared to explain how the injury impacted your life, like missing important events, to justify the amount you're asking for pain and suffering.
- Take the time to think about any settlement offers. Tell the adjuster you'll get back to them in a day or two.
- Don't share personal stories or admit you're desperate for money. The adjuster is not your friend.
- Experienced negotiators understand that both sides have to give a little to reach a fair settlement, but sometimes negotiations fail.
- Remember you can always talk to a personal injury attorney at any time during the negotiations process.
- If you reach a settlement agreement, follow up immediately in writing (email is okay) to verify the amount and terms of your agreement.
- Carefully read any release or settlement agreement. Be sure you understand all of it before signing.



Notes:
