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Settling Your Motor Vehicle Accident Claim Yourself

By Dan Baldyga

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by: **Dan Baldyga**

Handling a property damage and/or personal injury (motor vehicle) claim yourself is a simple and routine procedure for ordinary individuals to process on their own ! The vast majority of motor vehicle accident claims require no specialized expertise which allows one to successfully settle it.

There are five characteristics found which makes them easy for one to undertake without handing their case to a lawyer:

#1. The vast majority of them are "Ordinary" in character.

#2. By and large they don't involve serious injuries.

#3. More often than not (in comparison to the 10 to 15 percent that do) their are relatively low financial stakes and also minor economic losses involved.

#4. They're processed by the insurance company (who will ultimately be responsible for a payment to be made) in a highly routine, assembly-line format.

#5. Both parties are ordinary citizens (rather than institutions) and demand no specific expertise to undertake.

There are thousands of laypersons who are under the impression that when they gave their case to a lawyer that the large "Contingency Fee" which the attorney will eventually take is in exchange for a guarantee of SKILLED and PROFESSIONAL representation. Too often they suddenly learn differently (but by then it's to late) because by the time that realization arrives they've already been taken to the cleaners!

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Most of us believe that lawyers have passed rigorous examination, so we assume that when it comes to the proper execution of legal documents and knowledge of the law, that surely they know what they're doing. But, "How To" properly handle and investigate a client's motor vehicle accident case, is not a skill learned in law school. Most lawyers don't have it – – nor do they take the time to develop them.

It's not for his great knowledge of the law, or his great expertise in courtroom skills, that an attorney can be effective in securing for his client the best possible settlement in their motor vehicle accident cases. Rather it's possessing the skills and ability to make patient, painstaking investigations, to gather information and document a claim. But, here's the problem: The vast majority of lawyers lack those essential attributes so as to position themselves to correctly process a clients motor vehicle accident claim.

QUESTION: "How can Dan Baldyga be so sure about what he's written regarding the above?"

ANSWER: "Because Dan was an Insurance Claims Adjuster, Supervisor, Manager and Trial Assistant.

He observed all of that come to pass – – for over 35 years!"

FURTHER INFORMATION ON THE SUBJECT OF LEGAL FEES: The Rand Corporation for Civil Justice in Santa Monica, California found that accident victims who filed claims in Federal and State courts in the United States were awarded \$21 to \$25 billion of the \$29 to \$36 billion in total national expenditure made on all tort lawsuits in 1985. (Just imagine how much that figure has increased , over the many years, since then!).

HOWEVER – – AND USING THOSE SAME STATISTICS – – THE FOLLOWING WAS ALSO TRUE: After deducting the lawyer's fees on all tort lawsuits in that same year, the victims wound up going home with a "Net" compensation of approximately \$14 to \$15 billion. These figures proved that the injured party received 56% of that figure, while the "Litigation System" got the rest = 44%! (The combined lawyers fees alone constitute a whopping \$11 to \$13 billion dollars of the amount paid!)

So, you may ask: Does the average claimant need a lawyer (who more often than not knows little or nothing about "How To" settle a (motor vehicle) accident claim)? The answer is: No, they don't!

WHY? Because rather than resisting a payment the adjuster only wants the claim to be supported by documentation. Proof that will provide him and his superiors, in the Home Office (via the evidence of value received) which has been nailed down with Medical Bills, Lost Wage Letters, and similar documents. You don't need a lawyer to obtain these for you because you can get these yourself. So, don't believe the legal fraternity's typical mumbo-jumbo con-job regarding, "My expertise when dealing with the Insurance Company".

And why not you may ask? The answer to that one is very simple: Because when presented with these the adjuster will become a willing buyer, whether your have a lawyer representing you or not!

DISCLAIMER: The only purpose of this article **SETTLING YOUR MOTOR VEHICLE ACCIDENT CLAIM YOURSELF** is to help people understand the motor vehicle accident process. Dan Baldyga,

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make any guarantee whatsoever; NOR do they purport to engage

in rendering any professional or legal service, NOR to substitute for a lawyer, an insurance adjuster, claims consultant or the like. Whenever such help is desired it is THE INDIVIDUALS RESPONSIBILITY to obtain such services.

All of information necessary for you to deal with and handle the above issues are spelled out within the contents of Dan Baldyga's third "How To" Insurance Claim Book AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss) found on the internet at

OR

. This book also contains

BASE (The Baldyga Auto Accident Settlement Evaluation Formula). THE BASE FORMULA will tell you exactly how many dollars the "Pain and Suffering" you endured – – because of your accident – – are worth

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Dan Baldyga is now retired and spends his time writing articles to assist those who are involved in

motor vehicle accident claims so they won't be taken advantage of:

Inside–Information Regarding Your Motor Vehicle Accident Insurance Claim

By Dan Baldyga

Here's some "Inside–Info" you must know so you won't be taken advantage of on your motor vehicle accident insurance claim and also: SO YOU CAN COLLECT EVERY DOLLAR THAT'S OWED TO YOU !

The following 8 are just "The Tip Of The Iceberg":

#1. There are situations where you can collect for your "Lost Wages" even if you were paid by your employer and/or collected "Sick Leave" while unable to work.

#2. You can collect money and be reimbursed for any and all "Over The Counter" (non–prescription) medication you purchased during your recovery.

#3. Under normal circumstances unless a claim ends up in court (several years after impact has taken place and you are fully recovered) you do not have to agree to be examined by the insurance

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company's doctor.

#4. There are many times that come to pass where you are entitled to collect the "Gross Amount" of your lost wages, not the so-called "Net After Taxes".

#5. If you're a housewife, you can often recover for "Lost Wages" (based on the "Value" of a maid or a domestic servant, who would execute the same work) which you could not perform due to the injury.

#6. You are entitled to extra compensation if you can prove you were forced to cancel a vacation and/or a special event.

#7. Under certain circumstances you may be able to make a claim (and collect for) a personal injury even if your state is "No-Fault" and you already have PIP (Personal Injury Protection) coverage.

#8. Your friends, and even relatives, have the right to execute statements which you can send to adjusters (and/or anybody you feel should get one) going into detail as to what happened to your body and what they've observed you've had to deal with (via your "Pain and Suffering") during your period of recovery.

These statements can often provide you with an even greater dollar value -- when it comes to the calculation and then the ultimate settlement of your personal injury claim!

DISCLAIMER: The above article "INSIDE-INFORMATION REGARDING YOUR MOTOR VEHICLE ACCIDENT CLAIM" is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga, nor ARTICLE CITY any guarantee of any kind whatsoever, NOR to they purport to engage in rendering any professional or legal service, substitute for a lawyer, an insurance adjuster, or claims consultant, or the like. Where such professional help is desired IT IS THE INDIVIDUAL'S

RESPONSIBILITY to obtain it.

Dan Baldyga's third and latest book **AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss)** can be found on the internet at

or

. This book reveals "How To"

successfully handle your motor vehicle accident claim, so you won't be taken advantage of. It also goes into detail regarding **BASE (The Baldyga Auto Accident Settlement Evaluation Formula)**. **THE BASE FORMULA** explains how to determine the value of the "Pain and Suffering" you endured -- because of your personal injury !

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Dan Baldyga – Author

Settling Your Motor Vehicle Accident Claim Yourself

AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM

(How To Evaluate And Settle Your Loss)

For 30 years Dan Baldyga was a Claims Adjuster, Supervisor, Manager and also a Trial Assistant. He is now retired and spends his time attempting to assist those involved in motor vehicle accident claims so they will not be taken advantage of:

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