

If You've Been Injured, Do You Even Need A Lawyer?

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Q: Do I even need an attorney to represent me in my claim with the insurance company?

A: No you don't. Some claims, and some injuries don't even warrant an attorney's involvement. But...many do. How will you know the true value of your injuries? How will you know whether the insurance adjuster who makes you a first offer is doing the right thing? How do you know whether the insurance adjuster is simply trying to save his company money by low-balling you and giving you a take-it-or-leave-it offer? How will you know what your options are if you choose not to accept the insurance company's offer? What can you do to maximize the amount the insurance company offers you for your injuries? Do you need further medical care for your injuries in the future? Have you considered who will pay for future medical expenses for injuries caused in this particular accident?

What happens if you have a recurrence of your injury weeks, months or years from now? Will the insurance company re-open this case and agree to pay me more later? Why is the insurance adjuster so willing to settle my case now? Why did they just send me a check for my injuries? Should I cash it? What will happen if I cash this check? Can I go back to them for more if needed, or is this it?

The bottom line is that you may not need an attorney at all. If you have experience with insurance adjusters, and you know the true value and extent of your injuries, then you just might be better off negotiating directly with the adjuster. BUT, if you don't...then I'd strongly recommend speaking with an injury attorney who has many years of experience dealing with these exact types of cases.

For example, if you needed eye surgery, you wouldn't go see your family doctor for treatment. If you need brain surgery, you don't rely on a skin doctor to treat your condition. Many attorneys have focused and limited their practice to just a few areas of the law. Lawyers in New York are not permitted to say they are "specialists" in any particular field of law. However, we are permitted to tell you how extensive our experience is in the areas of law that we do practice. We can also tell you how we have helped other similar clients, even though their experiences may not reflect what we can do for you. Again, beware of attorneys who claim they practice many different areas of law. It's very difficult to be good at everything.

The best thing you can do when faced with an injury caused by someone's carelessness is to become informed. Find out as much as possible about the attorney, the law firm, the facts of your case, your medical condition, the procedures you need to go through to process your claim, and what your legal options are. Only by becoming fully informed about your options will you be able to make an informed decision about which legal road you will take. Beware of the legal minefields when handling your own case. In case you need it, find an attorney who can guide you through those legal minefields and avoid the traps that experienced attorneys commonly see. Attorney Oginski has been in practice for over 16 years as a trial lawyer practicing exclusively in the State of New York. Having his own law firm, he is able to provide the utmost in personalized, individualized attention to each and every client. In our office, a client is not a file number. Client's are always treated with the respect they deserve and expect from a professional. Mr. Oginski is always aware of every aspect of a client's case from start to finish.

Gerry represents injured people in injury cases and medical malpractice matters in Brooklyn, Queens, New York City, the Bronx, Staten Island, Nassau and Suffolk Counties. You can reach him at <http://www.oginski-law.com>, or 516-487-8207. All inquiries are free and totally confidential.