14 - Health

CENTEX HEALTH • WINTER 2016

To Advertise, Call 325-648-2244

Maximize Your Settlement

Dealing with injuries can be emotionally, physically and financially taxing.

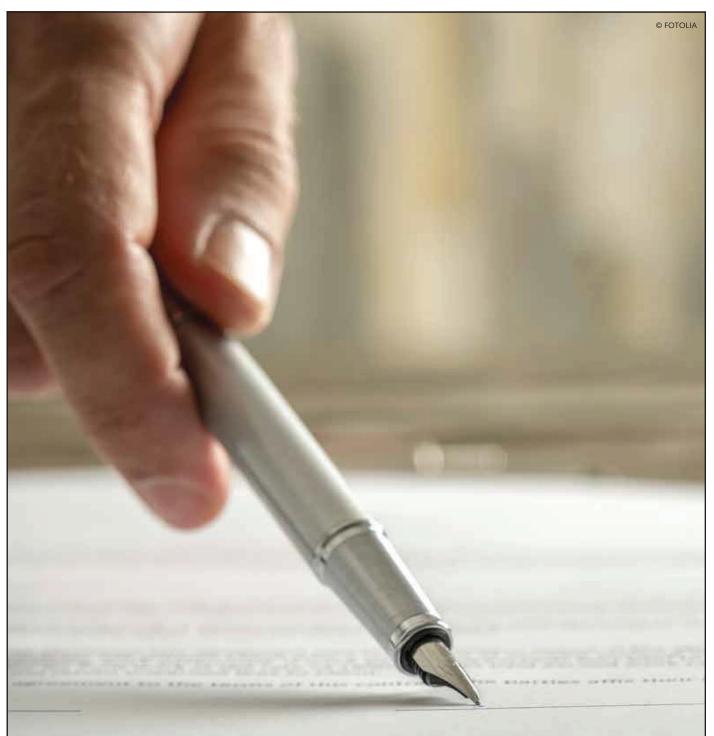
Winning a major settlement can at least take care of the financial part of that equation, while also helping you pay for the emotional and physical treatments that may be required in your recovery.

In order to maximize your settlement, you'll need to have a clear-cut strategy with your personal injury attorney. Before you even enter into negotiations, have a settlement amount in mind that you are willing to work from. Let your attorney know your thoughts so he or she can have a starting point in the process.

DEALING WITH A LOW SETTLEMENT OFFER

When negotiating a settlement amount, your attorneys will likely be working with insurance adjusters, who are trained to begin negotiations by first offering a low settlement amount. Don't be surprised if this initial amount comes in below your demand.

Try not to let emotion get in the way of making a satisfactory deal. If an initial amount comes in much lower than expected, ask the adjuster to give you the specific reasons behind the offer. Take detailed notes of the conversation and write a brief letter addressing each point. Follow up with



the adjuster on receipt of your letter and see if any adjustments are made.

THE COUNTEROFFER

Hopefully your attorney can help turn around an initial low offer. Once the number gets closer to your expectations, always enter a counteroffer. Be reasonable with your counter and be prepared if the final offer is still a bit lower than you anticipated.

There may be aspects of recovery that you are overlooking or details you may have missed. Adjusters are highly trained to consider all facts and factors in determining their award amounts. Stay patient and realize that a little bit of compromise may be required on your end to reach a positive settlement.