

Seek Immediate Medical Attention

When people are hurt they go to the doctor.

In the "litmus test" of personal injury litigation, if a person is injured, he will get medical treatment. If he is not injured, he will not do so. The important corollary here is that if an injured person has had medical treatment, he has a more valuable personal injury case. Insurance companies and juries look skeptically at people who claim injuries but who don't do anything about them.

Indeed both insurance companies and juries logically determine the value of your claim by your actions following the incident in which you are injured. In the case of insurance companies, they set your claim's "mandatory reserve requirement", or expected financial outlay, based in part upon this "litmus test." Once this mandatory reserve is set, it is tough to get the insurance company to revise upward. In the case of juries, they arrive at their verdict, or financial decision, based in part upon this "litmus test" of your actions.

Sometimes people don't go to the doctor right after the accident for logical and objectively reasonable, reasons. For example, "I thought the pain would go away in a couple of days." Then it doesn't. Then the insurance company evaluates your claim by applying its "litmus test" and concludes, "you couldn't have been hurt all that badly or you would have gone to the doctor right after the accident." Or they may say, "How do we know what caused your injuries? So much time has passed before you sought treatment. You may have received these injuries from some other activity, event, or accident."

Other times, people say they don't go to the doctor right away because "I don't have any transportation", or "I don't have the money", or "I couldn't miss any time from work." While these are logical and truthful excuses, in reality insurance companies and juries use this "litmus test" to value your case as one with "little" or "no injuries", and compensate you accordingly. Don't let this happen to you!

Your personal injury attorney can help you avoid the negative results of the "litmus test" by assisting you in your search for quality medical treatment on credit, with obtaining a rental car, and with getting your car repaired. Finally, your personal injury attorney can maximize the value of your case after you have fully recovered from your injuries.

The moral of this story is that if you are hurt or think you may be hurt, seek immediate medical attention, and get an experienced personal injury attorney to assist you with the process.