

Dallas-Based Law Firm Publishes Article Offering Advice Regarding Settlement Offers From Insurance Companies

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Dallas-based Mullen & Mullen Law Firm has published a blog post offering free legal advice to the public regarding settlement offers from insurance companies. The law firm appeals to vehicle owners who have been in an accident to read the article to help better understand how they can take a few easy steps to potentially save thousands of dollars on car repairs.

Insurance companies are known to be hard to work with. They have a reputation for nickel and dime-ing their customers even in the best of situations. This is why, after a vehicle crash, it might surprise some customers to find out that the insurance company is responding to their crisis without delay. They might even offer to overnight the check at no extra expense to the customer. It might even seem that they are rushing to reach a settlement in the matter.

The article says that it is absolutely right to be skeptical of such attempts to quickly wind up the matter. In most cases, the insurance is hoping to lowball their customer in hopes that they will accept the money offered and put the incident behind them. Even if they are acting fairly, they might be giving just the bare minimum

amount that they are required to pay, which may or may not cover all the costs of the required repairs. The insurance company?s strategy in such situations is to have the customer accept the low offer and save themselves thousands or even tens of thousands of dollars further down the road.

The article then gets into the steps that one can take to protect themselves from the insurance company?s tactics and save themselves a lot of money. Firstly, the article reminds the reader that insurance companies are in no way obligated to treat the customer fairly. It is legal for them to make a low offer. If the customer accepts the offer, they cannot appeal it and they can never get fair compensation for the accident.

Some effects of the accident such as whiplash or traumatic brain injury might manifest much later. It is important to get a doctor?s evaluation to figure out the extent of the physical damage and to bolster the claim with evidence. Thankfully, in Texas, the government has enforced a two-year statute of limitations. This means that the accident victim has two years from the date of the accident to pursue their claim in court. The article recommends being patient and not jumping the gun in accepting the insurance company?s offer as it can mean the customer might lose out on thousands of dollars in the long run.

The next important thing that the article reminds the reader is that the insurance company is hoping the customer will act compliant. The trick is to be smart and hold one?s cards close to one?s chest. The article recommends not giving the claims adjuster a recorded statement as they represent and act in the best interests of the insurance company, not the victim. They are experienced in negotiating offers down to the bare minimum leaving the customer with very little to get their life together again. The article recommends never signing any agreements that the insurer provides and not taking the car to the repair shop that the insurer recommends. Everything is negotiable and the customer should be discerning in which offers they accept.

Finally, the article recommends that if the customer is unsure about their dealings with the insurance company, they can consider hiring a personal injury lawyer. They offer free consultations that can be used to find out whether the insurance company is making a fair offer. An experienced personal injury lawyer will know exactly what questions to ask and will always act in the best interests of the victim.

The new article was written by Shane V. Mullen, an attorney licensed by the State of Texas for the general practice of law, and the Managing Partner at Mullen & Mullen Law Firm in Dallas, TX.

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For more information about Mullen & Mullen Law Firm, contact the company here:Mullen & Mullen Law FirmDoug Callaway+12147475240info@mullenandmullen.com1825 Market Center Blvd #200, Dallas, TX 75207

Mullen & Mullen Law Firm

Mullen & Mullen Law Firm has been representing injury and accident victims in Dallas since 1982. Mullen & Mullen has offices throughout Dallas and Fort Worth and offers free case evaluations for anyone in Texas.

Website: https://www.mullenandmullen.com

Email: info@mullenandmullen.com

Phone: +12147475240

