

10 Key Points When Trying to Settle on Your Own

1. **Never make the first offer.**
2. Have them make an offer **IN WRITING**.
3. Have them break down what they're offering you.
4. Don't settle without knowing the **FULL value** of your case.
5. Think about what the best alternative is for you and for them if you **DON'T** settle. What could happen to you versus what would happen to them?
6. **It benefits them to wait as long as possible to settle your claim, where-as it hurts you.**
7. They will not make a fair offer unless they have to. No one pays their bills before they're due.
8. **Without medical tests, experts, and other important documents, you won't be able to prove your case.**
9. Test the company's honesty by asking for key documents (witness statements, recorded statements, accident report, etc.)
10. Louisiana attorneys can help pay for your medicals and the experts needed to build a good case.



Keep Detailed Records of ALL Conversations with Your Company

When trying to settle your case on your own, it's important that you take detailed notes and records of all correspondences. This should include:

- the date and time of the conversation;
- the adjuster's questions;
- your answers to the questions;
- any other topics discussed during the conversation; and
- any offers they make.



Should You Really Try to Settle on Your Own?

Short Answer -- No...Probably Not.

- Maritime injury cases are complicated and require a lot of funding.
- **The company adjuster knows all the tricks to get the best deal.**
- You run the risk of not getting enough money to cover your injury.

