

Maximizing Your Auto Settlement: A Roadmap

Navigate the process of securing a fair auto settlement with confidence.

Based on Auto Settlement by McCormick and Murphy

Immediately After the Accident: Secure Medical Attention & Document Everything

- Seek necessary medical treatment.
- Gather contact information from all parties involved.
- Take photos of the accident scene and vehicle damage.
- Obtain a police report if available.



Within the First Week: Notify Insurance Companies

- Report the accident to your insurance company.
- Report the accident to the at-fault party's insurance company.



Weeks 1-4: Continue Medical Treatment & Track Expenses

- Follow all doctor's recommendations for treatment.
- Keep detailed records of all medical bills and related expenses.
- Note any lost wages due to injuries.



Weeks 2-6: Gather Evidence and Information

- Collect witness statements if applicable.
- Obtain copies of all relevant documents (police report, medical records).
- Document any property damage beyond vehicles.



Month 1-2: Consult with an Attorney

- Discuss your case with an experienced auto accident attorney.
- Understand your legal rights and options.
- Evaluate the strength of your claim.



Month 2-3: Demand Letter and Negotiation

- Attorney sends a demand letter to the insurance company.
- Engage in settlement negotiations.

- Review any settlement offers carefully.



Ongoing: Resolution or Litigation

- Accept a fair settlement offer.
- If no agreement, prepare for potential litigation.
- Attend mediation or arbitration if required.

Resources & Further Reading

Related guides for this timeline:

■ Colorado Auto Settlement Checklist

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-65ee7b/mccormick-and-murphy/Checklist/colorado-auto-settlement-checklist.pdf>

■ Maximizing Your Auto Settlement (Infographic)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-115bde/mccormick-and-murphy/Infographic/auto-settlement-infographic.pdf>

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Understand your rights and gather evidence to achieve a fair auto settlement.