

# Maximize Your Auto Settlement

Understand your rights and options after a car accident in Colorado.

Based on Auto Settlement by McCormick and Murphy

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## Colorado Insurance Requirements

- Know minimum liability coverage: \$25,000 per person.
- Understand property damage coverage minimums.
- Verify your insurance policy details.

## After an Accident

- Ensure everyone's safety.
- Call the police immediately.
- Document the scene with photos.
- Exchange insurance and contact information.

## Dealing with Insurance Companies

- Do not admit fault.
- Record all communications.
- Be wary of recorded statements.
- Understand their tactics.

## Calculating Your Damages

- Identify all economic losses (medical bills, lost wages).
- Consider non-economic damages (pain and suffering).
- Gather all supporting documentation.

## Negotiating Your Settlement

- Understand the value of your claim.
- Be prepared to negotiate firmly.
- Know when to walk away.

## Seeking Legal Counsel

- Consult an attorney if unsure.
- Seek legal advice for complex cases.
- Understand attorney fees and contingency.

## Resources & Further Reading

*Related guides for this action sheet:*

### ■ 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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Protect your rights and secure fair compensation after an auto accident.