

Maximizing Your Auto Settlement

Understanding Colorado car insurance laws and settlement processes.

Based on Auto Settlement by McCormick and Murphy

Factor	McCormick & Murphy	Other Firms	Self-Representation
Expertise in Colorado Law	Specialized knowledge of state-specific auto insurance laws and settlement tactics.	Varying levels of experience and specialization.	Requires extensive personal research and understanding of complex laws.
Negotiation Strength	Experienced negotiators trained to challenge insurance company tactics.	May have some negotiation experience.	Limited negotiation power against experienced adjusters.
Resource Allocation	Access to investigators, accident reconstructionists, and medical experts.	May have limited access to specialized resources.	Solely reliant on personal resources and time.
Legal Fees	Contingency fee basis – no recovery, no fee.	May have hourly rates or different contingency structures.	No direct legal fees, but significant time investment and potential for lower settlement.
Emotional Toll	Handles the stress and complexity of the legal process.	May require client to manage significant emotional burden.	High emotional stress and burden of managing all aspects.
Understanding Insurance Company Tactics	Familiar with common tactics used to minimize payouts.	May have some awareness of tactics.	Unaware of many tactics, leading to potential underestimation of claim value.
Minimum Liability Coverage (Colorado)	Ensures compliance and understanding of required \$25,000 per person.	May or may not fully explain coverage requirements.	Requires personal understanding of the \$25,000 per person minimum.

Resources & Further Reading

Related guides to support your comparison:

■ Maximizing Your Auto Settlement (Infographic)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260710-3eaad2/mccormick-and-murphy/Infographic/auto-settlement-infographic.pdf>

■ Maximizing Your Auto Settlement (Process Flow)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260710-3eaad2/mccormick-and-murphy/Process%20Flow/auto-settlement-process-flow.pdf>

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Secure the maximum compensation for your auto accident claim with expert legal guidance.