

Auto Settlement Checklist

Steps to maximize your auto settlement in Colorado

Based on Auto Settlement by McCormick and Murphy

1. Understand Colorado Insurance Requirements

Ensure you meet the minimum legal insurance coverage in Colorado.

- Verify you have at least \$25,000 per person for bodily injury liability coverage.
- Verify you have at least \$50,000 per accident for bodily injury liability coverage.
- Verify you have at least \$15,000 per accident for property damage liability coverage.
- Consider higher coverage limits for greater protection.

2. Document the Accident Scene

Gather crucial information immediately after the collision.

- Take photos of the accident scene from multiple angles.
- Photograph all vehicles involved, noting damage.
- Record the weather and road conditions.
- Note the time and location of the accident.
- Identify and record contact information for any witnesses.

3. Gather Driver and Vehicle Information

Collect essential details from all parties involved.

- Obtain the name and contact information of the other driver(s).
- Record the other driver's insurance company and policy number.
- Note the license plate number and vehicle description of the other vehicle(s).
- Get the driver's license number of the other driver(s).

4. Seek Medical Attention Promptly

Prioritize your health and create a medical record.

- Visit a doctor even if you feel fine after the accident.
- Describe all symptoms and pain to your healthcare provider.
- Follow all recommended medical treatment plans.
- Keep detailed records of all medical appointments and bills.

5. Report the Accident and File Claims

Notify the necessary parties and initiate the claims process.

- Report the accident to your insurance company.
- Report the accident to the other driver's insurance company.

- File a police report if one was not made at the scene.
- Understand the claims process for property damage.
- Understand the claims process for bodily injury.

6. Collect Evidence for Your Claim

Assemble all documentation to support your case.

- Keep copies of all accident-related documents.
- Gather repair estimates and bills for vehicle damage.
- Collect medical records and bills related to injuries.
- Document lost wages due to the injury.
- Keep a journal of pain, suffering, and limitations.

7. Negotiate Your Settlement

Prepare for discussions with the insurance company.

- Understand the concept of comparative negligence in Colorado.
- Be prepared to present your evidence clearly.
- Do not accept the first offer without review.
- Consider the total value of your damages, including non-economic losses.
- Consult with an attorney if negotiations are difficult.

Resources & Further Reading

Use these pages while working through the checklist:

■ Home

<https://mccormickmurphy.com/>

■ About

<https://mccormickmurphy.com/about/>

■ Kirk McCormick

<https://mccormickmurphy.com/about/kirk-mccormick/>

■ James Murphy

<https://mccormickmurphy.com/about/james-murphy/>

■ Sample Case Result

<https://mccormickmurphy.com/about/sample-case-result/>

■ M + M in the community

<https://mccormickmurphy.com/about/m-m-in-the-community/>

■ Testimonials

<https://mccormickmurphy.com/about/testimonials/>

■ Practice Areas

<https://mccormickmurphy.com/practice-areas/>

McCormick and Murphy | 929 W Colorado Ave, Colorado Springs, CO 80905
(719)-389-0400 | mccormickmurphy.com
Thorough documentation and understanding your rights are key to a fair auto settlement.