

Deciding Whether to Hire a Personal Injury Attorney in Texas

Framing Principle for Addie:

Hiring a personal injury attorney is an important decision. In many Texas auto accident cases, legal representation can be very helpful — but **not every case requires an attorney**. The right choice depends on the facts, the injuries, and the complexity of the claim.

Situations Where Hiring an Attorney Is Often Recommended

1. The Injuries Are Serious or Ongoing

Consider legal help if:

- Injuries required emergency care or hospitalization
- Surgery, injections, or specialist care is recommended
- There is permanent impairment, scarring, or disability
- Pain or limitations continue weeks or months after the crash

Serious injuries often involve:

- High medical costs
- Future treatment needs
- Greater risk of undervaluation by insurance companies

2. Fault Is Disputed or Being Shifted

An attorney may be especially helpful if:

- The other driver denies responsibility
- Multiple vehicles are involved
- The insurance company suggests you were partially at fault
- A police report is unclear or unfavorable

In Texas, fault matters because of the **51% comparative negligence rule**.

3. The Insurance Company Is Pushing for a Quick Settlement

Red flags include:

- Early settlement offers before treatment is complete
- Pressure to sign releases
- Requests for recorded statements
- Minimizing or questioning medical treatment

Once a claim is settled, it usually **cannot be reopened**, even if symptoms worsen.

4. Medical Bills Are Mounting or Treatment Is Delayed

Legal assistance may help if:

- You're struggling to get treatment due to cost
- Providers request payment up front
- Health insurance denies accident-related care
- You're unfamiliar with medical liens or Letters of Protection (LOPs)

5. There Are Coverage Complications

An attorney can help evaluate:

- Uninsured or underinsured motorist (UM/UIM) claims
- Multiple insurance policies
- Commercial or employer-owned vehicles
- Ride-share (Uber/Lyft) accidents
- Government vehicles (which involve special rules and deadlines)

6. You're Missing Work or Losing Income

If the accident affects your ability to work:

- Lost wages and future earning capacity may be at issue
- Documentation and calculations matter
- Insurance companies often undervalue these losses

Situations Where an Attorney May Not Be Necessary

1. Minor Injuries With Quick Recovery

- Soft tissue injuries that resolve quickly
- Minimal medical treatment
- No lost wages
- Clear fault and cooperative insurance carrier

Some people successfully handle these claims on their own.

2. Property Damage–Only Claims

- No bodily injury
- No medical treatment
- Dispute is limited to vehicle repair or total loss

These claims typically do not require an attorney.

Important Considerations Before Hiring an Attorney

1. Attorney Fees

- Most Texas personal injury attorneys work on a **contingency fee**
- Fees are typically a percentage of the recovery
- No recovery usually means no attorney fee
- Ask how fees and case expenses are handled

2. Experience With Texas Personal Injury Law

When evaluating an attorney, consider:

- Experience with Texas auto accident cases
- Familiarity with local courts and insurers
- Track record with similar injuries or claims

3. Communication and Comfort Level

A good attorney should:

- Explain things clearly
- Answer questions patiently
- Keep you informed
- Treat you with respect

You should feel comfortable asking questions and advocating for yourself.

4. Timing Matters

- You do not need to hire an attorney immediately in every case
- Waiting too long can risk evidence loss or missed deadlines
- Texas has a **2-year statute of limitations**, with exceptions

Addie's Advocacy-Oriented Closing Guidance

Addie should reinforce that:

- There is **no one-size-fits-all answer**
- Many attorneys offer **free consultations**
- Speaking with an attorney does **not** obligate someone to hire them
- The goal is to protect health, financial stability, and legal rights

Core Addie Message (Internal Template):

“This is an important decision, and it’s okay to take time to understand your options. In many Texas accident cases, an attorney can help level the playing field — but not every situation requires one. Understanding the factors involved can help you decide what’s best for you.”