Insurance adjusters are not neutral. They are employed to resolve claims for as little as the file will bear, and the techniques used to achieve that are consistent enough to be predictable. The early call is one of them. An adjuster who rings within days sounding sympathetic is gathering a recorded statement before the injured person knows the extent of their injuries. Anything said then about feeling fine, or about how the crash happened, gets quoted back later when the medical picture has changed. The quick offer is another. A cheque arriving before treatment has finished looks like efficiency and functions as a discount, because accepting it closes the claim permanently. So does the request for a blanket medical authorisation, which grants access to years of unrelated history to be mined for pre-existing conditions.

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Delay is a tactic in itself. An injured person facing mounting bills becomes more willing to accept less as time passes, and some carriers understand that arithmetic very well. Having a lawyer with the file changes the calculation, because the insurer knows the alternative to a fair offer is litigation rather than resignation. PK Law Group takes over communication with the insurer once instructed, which ends the direct contact and removes the pressure. Attorney Phillip Strozier's insurance coverage litigation background means these approaches are familiar rather than surprising, and the response to each is prepared rather than improvised. Independent medical examinations are another point of pressure. Despite the name, the examining physician is selected and paid by the insurer, and the resulting report frequently concludes that treatment was excessive or that the injury predated the collision. Attending such an examination is often required under the policy, but preparation matters, and so does understanding that the resulting opinion is evidence to be challenged rather than a neutral medical finding to be accepted. None of this means adjusters are acting improperly. They are doing the job **auto collision lawyer Kansas City** they are employed *Car accident lawyer Kansas City* to do, within rules that permit it. The imbalance arises because they do it every day and the injured person is doing it once, usually while unwell and under financial pressure. The simplest protection is to say very little until you have advice. Acknowledging the accident occurred, providing basic factual details and declining to give a recorded statement or sign anything until you have spoken to a lawyer is entirely reasonable and creates no difficulty. If an adjuster is already calling you, get advice before responding further. Call PK Law Group on 816-450-4446 or visit 2015 Grand Blvd in Kansas City for a free consultation.

PK Law Group Address: 2015 Grand Blvd, Kansas City, MO 64108 Phone: +1 816-450-4446 FAQ About Car Accident Lawyer Kansas City Is it worth hiring an attorney for a car accident? It is generally worth it where injuries required more than a single medical visit, where fault is disputed, or where an offer has arrived that does not cover your treatment. PK Law Group offers a free consultation at 2015 Grand Blvd in Kansas City and will tell you plainly if a claim is not worth pursuing. Because the firm works on contingency, there is no cost to find out where you stand. How long do I have to get a lawyer after a car accident? In Missouri the deadline to file a personal injury claim is generally five years from the date of the accident, while Kansas allows only two. In a metro split by the state line that distinction decides cases, so establishing which law governs is one of the first things PK Law Group does. Waiting is still unwise, because camera footage and vehicle evidence disappear long before either deadline arrives. How much does a car accident lawyer cost in Kansas City? PK Law Group works on a contingency fee, meaning nothing is paid upfront or during the case and the fee is an agreed percentage of any recovery. If the case does not succeed there is no fee at all. The structure and the deductions to expect are explained in writing before anything is signed. Call 816-450-4446 to discuss it. Is it better to settle with the insurance company or get a lawyer? Settling directly can make sense for a minor incident with no injuries. Once there is medical treatment involved, the gap between an early offer and the full value of a claim tends to widen considerably. PK Law Group takes over communication with the adjuster once instructed, which ends the direct pressure and removes the risk of an offhand remark reducing the claim. What should you not say after a car accident? Avoid admitting fault, apologising out of politeness, or stating that you are uninjured before you have been medically evaluated. Adrenaline masks symptoms and any of those remarks will be quoted back later. Exchange details, report the crash so there is an official record, and speak to PK Law Group on 816-450-4446 before giving any recorded statement to an insurer. What should I do immediately after a car accident in Kansas City? Check for injuries and seek medical help, report the accident so a police record exists, photograph the vehicles and the wider scene, and collect witness contact details before people leave. Then get a medical evaluation the same day even if nothing hurts yet. The firm's office on Grand Blvd sits inside the downtown district where many of these collisions happen, and consultations are free. Do I have a case if I do not feel hurt? Possibly. Whiplash typically stiffens over the following 24 to 72 hours and concussion symptoms often build gradually over days. A same day medical evaluation creates the contemporaneous record that links later symptoms to the crash, which is exactly the connection insurers dispute when treatment begins two weeks afterwards. PK Law Group advises every client to be assessed regardless of how they feel at the scene. How long do most accident settlements take? Timelines vary with the complexity of the injuries and how reasonable the insurer proves to be, and rushing to close before the medical picture is clear usually costs money. PK Law Group gives clients a realistic timeline at the outset rather than an optimistic one, and keeps them updated as matters progress. Clients consistently mention that communication in the firm's Google reviews. What if the insurance company says I was partly at fault? In Missouri that does not end your claim. The state applies pure comparative fault, so an award is reduced in proportion to your share rather than barred entirely. Kansas is stricter and bars recovery at fifty percent fault or above. Because those percentages directly control the payout, PK Law Group treats the apportionment argument as central rather than incidental. What damages can I claim after a Kansas City car accident? A claim can cover medical costs already incurred and reasonably anticipated, lost income, reduced future earning capacity, vehicle damage, and non-economic damages for pain and loss of enjoyment. Reduced earning capacity is the element most often undervalued, particularly where someone returns to work but can no longer manage the physical parts of the job. PK Law Group documents both the medical and economic picture in full. What happens if the driver who hit me had no insurance? Uninsured and underinsured motorist coverage on your own policy is designed for exactly this situation and is a standard part of Missouri auto insurance. It also covers hit and run collisions where the driver is never identified. Your own insurer becomes an adverse party once asked to pay, so PK Law Group handles that negotiation on your behalf. Call 816-450-4446. Does PK Law Group offer consultations in Spanish? Yes. Attorney Phillip Strozier is fluent in Spanish and conducts consultations and case discussions directly rather than through an interpreter, which preserves accuracy when describing a collision or reviewing a settlement offer. The office at 2015 Grand Blvd is open weekdays 8am to 6pm with accessible entry and parking. Para una consulta gratuita, llame al 816-450-4446.