



Choosing a Car Accident Attorney: What to Know and What to Ask

A car accident can leave you managing vehicle repairs, medical appointments, missed work, and unfamiliar insurance paperwork. Whether you were driving, riding as a passenger, walking, or cycling, injuries can make those responsibilities especially difficult.

An attorney may help you understand your options and pursue compensation when someone else is legally responsible. The decision to hire one should reflect the circumstances of your accident, the seriousness of your losses, and the complexity of the claim.

When Legal Help May Be Useful

A straightforward property damage claim with no injuries may be manageable directly with an insurer. Legal advice becomes more useful when fault is disputed, injuries require substantial treatment, coverage is unclear, or an insurer denies a claim.

Accidents involving multiple vehicles, commercial drivers, rideshare services, government entities, or fatalities can raise additional questions. An attorney can investigate who may be responsible, identify potentially applicable insurance, and explain the legal requirements in the state where the claim belongs.

If someone is making a claim against you, notify your auto insurer promptly. Depending on your policy and the allegations, the insurer may provide a defense; hiring a lawyer to pursue your own injury claim does not automatically address claims brought against you.

A Claim Does Not Always Require a Lawsuit

An insurance claim and a lawsuit are different steps. An attorney may gather evidence, review medical records, document losses, and negotiate with the appropriate insurer before deciding whether a lawsuit is necessary.

Some claims resolve through settlement, while others require litigation because the parties disagree about responsibility, coverage, or compensation. Filing a lawsuit also does not necessarily mean the case will go to trial, because settlement discussions may continue during litigation.

You do not need to wait until you have fully recovered to seek advice or begin the claims process. Understanding your prognosis and future care needs can be important before accepting a final settlement, but legal deadlines may require action while treatment is ongoing.

Look for Relevant Experience and Clear Communication

Choose an attorney licensed to handle the matter in the appropriate jurisdiction and experienced with cases involving similar issues. Relevant experience may include disputed fault, particular types of injuries, multiple insurance policies, or claims against commercial defendants.

Communication matters as well. You should understand who will handle your case, how you will receive updates, and whom to contact when questions arise.

A careful attorney should explain both the strengths and uncertainties of your claim. Be cautious about promises of a guaranteed result or a specific payment before the evidence, coverage, and extent of your injuries have been evaluated.

Five Questions to Ask Before Hiring an Attorney

1. How much of your practice involves car accident cases?

Ask about experience with accidents similar to yours and whether the attorney handles both settlement negotiations and lawsuits. If litigation becomes necessary, find out whether the same firm will continue representing you or refer the case elsewhere.

2. What experience do you have with injuries and treatment like mine?

An attorney should be able to explain how medical evidence helps establish an injury's connection to the accident and its effect on your life. Ask how the firm evaluates ongoing treatment, future medical needs, lost income, and any lasting limitations.

3. How will you evaluate the potential value of my claim?

A meaningful evaluation should consider responsibility for the accident, available insurance,

documented losses, and applicable state law. Cases that appear similar can produce different outcomes, so ask what information is still needed rather than relying on a “typical” settlement figure.

4. Who will work on my case, and how will we communicate?

Lawyers often work with other attorneys, paralegals, and support staff. Ask who will make important decisions, who will be your regular contact, and how frequently you can expect updates.

5. What fees and expenses could I owe?

Ask for a written explanation of the attorney’s fee, any changes if the case proceeds to trial or appeal, and responsibility for case expenses. Have the attorney explain how these deductions would affect the amount you receive from a settlement or judgment.

Understand Contingency Fees and Case Expenses

Many personal injury attorneys work on a contingency fee, meaning their legal fee depends on obtaining a recovery. The percentage and any applicable limits vary by state, case type, and agreement, so there is no single nationwide rate.

Attorney fees and case expenses are separate. Filing fees, medical record charges, expert fees, and deposition costs may be handled differently under the agreement, including when no money is recovered.

Before signing, ask whether expenses are deducted before or after the attorney’s percentage is calculated and whether you could owe expenses if the claim is unsuccessful. The American Bar Association’s model fee rule addresses these disclosures, although the rules adopted in the applicable state govern the attorney’s obligations. [ABA Model Rule 1.5 on fees](#)

Preserve Records and Address Deadlines Early

Keep photographs, witness information, police report details, medical records, bills, and communications with insurers. Records of missed work and other accident-related expenses can also help an attorney assess the claim.

States impose deadlines for filing lawsuits, and insurance policies may require prompt notice. Claims involving government entities can have additional notice requirements, so seek advice early rather than assuming that ongoing treatment or insurance negotiations extend the time available.

Choose Representation That Fits Your Needs

The right attorney should help you understand the process, make informed decisions, and

evaluate settlement offers realistically. Ask how any proposed recovery would be affected by fees, expenses, and medical bills or reimbursement obligations.

You should leave an initial consultation with a clearer understanding of your options and the proposed working relationship. Relevant experience, candid advice, and transparent terms provide a sound basis for deciding whether to hire that attorney.