

Are Low-Impact Crashes Taken Seriously by Insurance Companies?

Our Maryland attorneys won't let insurance companies downplay your injuries

You're at a stoplight. Your foot's on the brake. The car behind you doesn't stop in time. The jolt is quick, maybe even subtle. You check your bumper and it's just a scratch. No airbags deployed. The other driver apologizes. You exchange information and move on.

But the next morning, your neck is stiff. Your back hurts when you try to sit up. A headache starts pulsing behind your eyes, and you wonder, "Could that small bump really have caused this?"

These moments are more common than you may realize. If you're injured in a low-impact [car accident](#), the physical pain is only part of the problem. The real battle often comes later, when you try to get your medical bills covered and discover that insurance companies don't take your case seriously.

What counts as a low-impact crash?

Insurance companies often categorize car accidents with limited property damage and speeds under 15 mph as "low-impact." These are typically:

- Rear-end collisions at stoplights or in traffic
- Parking lot accidents
- Sideswipes during merges

What's often overlooked is that modern vehicles are built with bumpers and crumple zones designed to absorb force. That means a car might show little to no damage while the people inside still absorb significant impact. Therefore, you can't measure injury by looking at a bumper.

Can injuries happen in a low-speed crash?

Injuries from low-speed crashes happen all the time. Low-speed collisions often result in soft tissue injuries, which don't show up on X-rays and may take days to fully present. These include:

- **Whiplash:** This is caused by the rapid back-and-forth motion of the neck.
- **Back injuries:** Bulging or herniated discs, as well as muscle strains can happen in low-speed crashes.
- **Concussions:** Head injuries can occur in low-speed crashes, especially if your head jolts forward or hits the headrest.

- **Shoulder and knee strain:** This can occur due to bracing during impact.

In some cases, people walk away from a low-impact crash feeling fine, only to wake up the next day with severe pain. Insurance companies often point to that delay in symptoms as a reason to deny your claim. But medically, it's normal for adrenaline to mask an injury in the first 24 to 72 hours.

How do insurance companies evaluate low-impact injury claims?

Many insurance companies use algorithms and software systems to calculate claim values. These programs weigh factors such as:

- Visible property damage
- Type and duration of treatment
- Diagnostic imaging
- Provider type (chiropractor, physical therapist, etc.)

If your car doesn't show major damage, the software may assume your injury is minimal or non-existent, even if medical records say otherwise. Claims adjusters are trained to look for inconsistencies, short treatment windows, or anything they can use to justify reducing or denying your claim.

From their point of view, less damage equals less compensation. Unfortunately, this oversimplified approach ignores the real-life effects of soft tissue trauma and concussions.

Why do insurance adjusters question these injuries?

There's a longstanding assumption in the insurance industry that people are more likely to fake or exaggerate injuries in low-impact crashes. This belief fuels strict scrutiny and often leads to unfair claim denials.

Insurance companies know that whiplash and soft tissue injuries don't show up on most scans. That makes them easier to challenge and harder for injured people to prove without detailed records. They also count on the fact that most people don't have the time or resources to push back.

This isn't about fraud prevention alone; it's about insurance companies keeping their costs down. Many injury claims from low-speed collisions are undervalued because adjusters don't think juries will award much for injuries they can't see.

How can I prove my injuries are real?

The best way to strengthen your claim is with documentation. The sooner you start, the better. Even if your pain seems minor, seek medical attention immediately after the crash. Tell the provider exactly what happened, where it hurts, and how the pain is affecting your daily life.

Get medical attention as soon as possible, even if you don't feel injured. Many injuries from low-speed crashes can take several days to show up. When you see a doctor right away, you can get an early medical record that links your injury to your crash.

Don't skip appointments, as insurance companies can use that against you. Be sure to keep a log of all appointments you attend to show that your injury is legitimate and you're serious about your recovery.

You should also keep a record of specialist referrals (such as orthopedic doctors and neurologists), imaging (for example, MRIs, X-rays, or CT scans), and treatment notes from chiropractors and physical therapists.

In some cases, crash reconstruction professionals or biomechanics may need to explain how the forces involved (even at low speeds) could cause serious injuries. But most of the time, clear medical records and a steady treatment plan go a long way.

Will the insurance company cover all of my medical bills?

Insurance companies regularly challenge the cost and necessity of treatment for soft tissue injuries. For example, they may:

- Claim you didn't need chiropractic care.
- Refuse to pay for physical therapy past a certain number of sessions.
- Deny diagnostic tests such as MRIs without prior approval.

If you have personal injury protection (PIP) or MedPay, those policies may help cover initial expenses. But in serious cases, your medical bills can quickly exceed those limits. And once that happens, you may be stuck with bills unless you take further action.

Should I accept the first settlement offer?

The first offer you receive is almost always a lowball amount, especially in low-impact crashes. Insurance adjusters know that injured people often want to move on quickly, and they use that to their advantage.

If you settle early:

- You waive the right to additional compensation if your condition worsens.
- You may not have funds for future treatment.
- You could end up paying out of pocket later.

It's usually best to wait until you reach Maximum Medical Improvement (MMI). This is the point at which your condition is unlikely to improve further. Only then can you know what your injury is truly worth.

What should I do right after a low-impact collision?

Even if the crash seems minor, it's important to protect yourself from the start by taking these steps:

- Call the police and get an official report. This serves as proof that the crash happened and who was involved.
- Photograph the scene, your car, the other vehicle, and any visible injuries.
- See a doctor within 24 hours, even if you feel okay.
- Report the crash to your insurance company but avoid giving a recorded statement until you've spoken with a lawyer.
- Document your symptoms and how they progress over time. Keep a journal if necessary.
- Avoid speaking to the other driver's insurance company and never provide a recorded statement without a lawyer present.
- Follow all medical and legal advice and avoid activities that can disprove or worsen your injury.

Our attorneys can help you get the full compensation you're entitled to

If you were hurt in a low-speed car crash, don't let the insurance company dismiss your injuries just because the damage looks minor. The Silver Spring car accident attorneys at [Goldberg Finnegan](#) know how even a seemingly small collision can lead to long-term pain, time off work, and rising medical bills. We've seen firsthand how soft tissue injuries, whiplash, and concussions can disrupt your life, and we know how to make the insurance companies pay attention.

Our legal team has recovered more than \$150 million for injury victims across Maryland, and we're ready to put that experience to work for you. When you contact us, you'll get a dedicated legal team that knows how to investigate, negotiate, and fight for every dollar you deserve. We'll guide you through every step, keep the pressure on the insurance companies, and help you avoid costly mistakes.

Don't wait for your pain to get worse or your claim to be denied. [Contact us](#) today for a free, no-obligation consultation. We'll listen to your story, answer your questions, and give you a clear path forward. There's no fee unless we win, so you have nothing to lose and everything to gain by reaching out to us.

“Above and beyond, best describes the joint efforts of Ryan and Isia, my “dream team” at Goldberg Finnegan. Many thanks for your continued responsiveness and caring considerations throughout my litigation process. Job well done!!” — M.L., ★★★★★