

How Much Is My Maryland Car Accident Claim Worth?

Maryland car accident lawyers explain how the compensation process works

Expenses can add up fast after a serious [car accident](#) in Maryland. This is why it's critical that injury victims understand how the car accident compensation system works in Maryland. Otherwise, you might end up having to pay for some or perhaps even all of your expenses out of your own pocket.

So how much money is your Maryland car accident claim worth? What expenses can you be compensated for? Who decides how much money you receive? And can you negotiate a better settlement offer? The Silver Spring car accident attorneys at [Goldberg Finnegan](#) explain how the compensation system works in Maryland.

Is Maryland an at-fault car insurance state?

First, it's important to understand how car accident compensation works in general in Maryland. The state has what's known as an at-fault car insurance system. This means the at-fault party that caused the collision is legally responsible for paying injury victims for all their accident-related expenses. This might sound simple. But actually getting the money you deserve often turns out to be far more complicated in many cases.

Who's responsible for paying for my car accident?

As explained above, the at-fault party must pay for all your accident-related expenses in Maryland. In terms of your car accident, that responsibility will often fall on the shoulders of the at-fault driver's insurance company.

However, depending on the circumstances of your accident, you may be able to obtain additional compensation from other funding sources. For example, you might be able to seek compensation from a bar, restaurant or liquor store that sold alcohol to the driver who caused your collision. This particular situation may apply if the driver was intoxicated when they bought more alcohol, then caused your drunk driving accident.

Other at-fault parties may exist as well in other situations. This is why you should never assume you know who's responsible for paying for your accident without first talking to a Maryland car accident attorney.

Who determines how much money my car accident claim is worth?

You might be surprised to learn that the at-fault party most often responsible for paying for your accident is the same one that often has the most to say about how much money you should receive for your collision.

Specifically, the at-fault driver's insurance company – and insurance companies in general – often try to dictate how much your car accident claim is worth. Fortunately, you can be part of these important conversations. And often, the best way to do so is by hiring an experienced Maryland car accident lawyer who understands how the process works and who can speak on your behalf at the negotiating table.

How much is my Maryland car accident claim worth?

The answer to this simple question is a lot more complicated than many people might expect. As briefly explained above, you should be financially compensated for all your accident expenses if another driver caused your car crash in Maryland.

What makes this question so complicated is there's often a lot of debate about which expenses should be included in a car accident settlement claim. As a result, any settlement offer you receive might not cover all of your expenses.

In addition, it's also important to understand that every settlement offer is unique. You might hear or read a lot about the [average settlement for a Maryland car accident](#). But the reality is every case is different. That's why insurance companies and anyone else should never make assumptions about how much someone should receive without knowing all the facts.

How do I know if my car accident settlement is a good offer?

If you receive a car accident settlement offer, how do you know if your offer is a good one or a bad one? Again, this might seem like a straightforward question. But the answer often depends on many different factors, including:

- The severity of your injury.
- How much medical care you need to treat your injury.
- Whether you need time off from work to recover.
- If you can fully return to work in the future.

So how do you know if your settlement offer is a good offer? In many cases, the best way to know is to talk to an experienced Maryland car accident attorney who can review any settlement claim offer you receive and offer their advice to you.

How do you calculate a car accident claim?

The answer is clear – your car accident settlement claim should include all accident-related expenses. What makes this process complicated is the at-fault party responsible for paying for your accident often only takes into account some expenses and excludes other important ones.

Specifically, when calculating your car accident claim, you should include all past, present and future anticipated expenses. A common mistake many people and insurance companies make is not taking into account long-term future expenses often associated with serious injuries

sustained in a car accident. Attorneys know this and can make sure that all of your accident expenses are factored in when determining your car accident claim.

What car accident expenses can I be compensated for?

As briefly explained, your car accident settlement claim should take into account all of your accident expenses. Such expenses can include:

- Ambulance fees.
- Emergency medical care.
- Overnight hospital fees.
- Emergency surgery.
- On-going medical care.
- Follow-up doctor's appointments.
- Prescription medications.
- Physical therapy.
- Vehicle repairs or the cost of buying a new car.
- Replacement income if you need time off from work to rest and recover.
- Lost future income if you sustained a permanent disability in your car accident.

Add up all these past, present and future long-term expenses and your car accident claim could easily be worth thousands of dollars or significantly more money. This is why it's critical that you take your legal case seriously right from the start.

Can I ask for more money for car accident expenses?

Yes, you have the right to request more money for your car accident. However, you can only negotiate a better settlement offer before you agree to accept such an offer. Once you accept a car accident settlement offer, you cannot ask for more money. Your case is closed. That's how settlement offers work. They are a one-time payment designed to pay for all of your accident expenses.

As a result, even if your accident expenses significantly increase unexpectedly in the future, you cannot ask for additional money if you have already signed a settlement agreement. This is why you should carefully consider any settlement offer before you agree to accept it.

Can I receive compensation for pain and suffering in Maryland?

Yes. Maryland's legal system allows car accident injury victims to seek financial compensation for pain and suffering if they file a car accident lawsuit. These types of expenses are known as non-economic damages, a legal term for compensation for expenses that don't have a specific dollar amount associated with them, such as medical bills or vehicle repairs.

Whether or not you are awarded compensation for pain and suffering for your car accident lawsuit is often up to a jury to decide when ruling a car accident lawsuit. If you are awarded

money for pain and suffering, your car accident lawsuit verdict may turn out to be more than you initially expected. This is why it's critical that you have a skilled attorney handling your legal case, especially if you decide to file a car accident lawsuit seeking damages for pain and suffering.

What are my options if my car accident claim is denied?

In general, you often have several options available to you when it comes to getting the money you deserve for your Maryland car accident. Such options often include:

- Accepting a one-time settlement offer for all your accident expenses.
- Negotiating a better car accident settlement offer before agreeing to accept it.
- Filing a car accident lawsuit against the at-fault party.

So which option is the right one for you? There's no one right answer to this question. As explained, every car accident case is different. And many times, the best approach will depend on a wide range of factors. That's why it's critical that you carefully weigh all your options before you decide what to do.

Why should I hire a Maryland car accident attorney?

Serious car accidents in Maryland can be confusing. Many different legal issues often come up after an accident. Insurance companies often put pressure on injury victims to accept a settlement offer before all the facts in a case are fully known. And if you're not sure what to do, you could make a mistake that could end up costing you thousands of dollars or significantly more money.

This is why it's critical that you have an experienced Maryland car accident lawyer who can help you make sense of everything and demand the maximum financial compensation you rightfully deserve. Our Silver Spring car accident attorneys at Goldberg Finnegan know what's at stake. That's why we want to help.

When you have our legal team on your side, you can be sure that your injury claim will receive the attention it rightfully deserves. We take the time to ask important questions. We thoroughly investigate every accident claim. We know how to negotiate the best-possible settlement offer. And if necessary, we are prepared to take your case to court and file a Maryland car accident lawsuit on your behalf.

Your car accident is more than just a case at our law firm. It's our number one priority. [Contact us](#) and schedule a [free case evaluation](#) with a Silver Spring car accident attorney you can count on in a crisis. We handle car accident injury claims and lawsuits throughout Maryland.