



Settlement Offers for Car Accident Injury Claims – 5 Things You Need to Know.

If **you have been injured in a car accident** in South Australia, you should **make a claim for CTP Insurance compensation** from the insurer of the driver at fault for the accident. If the car was registered in South Australia, the claim will be with AAMI, Allianz, NRMA, QBE or Youi.

Once the insurer thinks that your injuries have stabilised, they are likely to make an offer to settle your claim. However, you need to be aware of the following:

1. You do not have to accept the insurer's first offer, even if they send out a Deed for signing by you. Most of the time the first offer will be very low and will not reflect a fair level of compensation.
2. You should obtain advice from a lawyer who specialises in CTP claims on the

offer. Make sure you have all of the medical reports that have been obtained and the letter of offer from the insurer before you speak to the lawyer. If you do not have copies of these documents, ask the insurer to provide them to you before you meet with the lawyer.

3. Do not accept an offer if you do not think your injuries are stable or you think your injuries have not been investigated properly. Once you accept an offer, you are no longer entitled to have your medical expenses paid and will receive no further compensation. If you are unsure if your injuries are stable, speak to your GP and see what they think. If your injuries have not improved as expected, you may need to be referred off to see a specialist before being confident that your injuries have been fully investigated.
4. It is in the insurer's best interests to pay you as little compensation as possible. Even though the claims agent is likely to be nice and helpful throughout your claim, they are not acting in your interests. They are acting on behalf of the person who caused your injuries. They cannot give you unbiased advice on what a fair offer is. Only a lawyer who is acting on your behalf will do the necessary investigations and advise you on everything you are entitled to.
5. Be very wary of a claims agent who advises you not to get legal advice, or tells you that a lawyer will cost too much. At Andersons, we offer a free first no obligation appointment. If we think that the offer from the insurer is reasonable and that we can't increase it, we will advise you of this. Most of the time we find that the initial offer from the insurer is not adequate and can negotiate a higher settlement for you. If you do decide to instruct us, we are required to provide you with a written estimate of our fees before acting for you. You therefore do not need to be concerned about running up unknown legal costs, just from speaking to us.

If you or someone you know has been injured in a car accident and would like to discuss your situation please reach out to today's author [Sarah Vinall](#) or one of the [Personal Injury team](#) for a free, no obligation discussion.

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make a claim for compensation from the insurer of the driver at fault for the accident.