

THE PERSONAL INJURY PLAYBOOK

*What to Know, What to Do, and How
to Win*

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INTRODUCTION

You've been injured. Maybe it was a car crash. Maybe you slipped in a store. Maybe a dog attacked you while you were walking through your neighborhood. However, it happened, one moment your life was normal, and the next, everything changed.

Now you're in pain. You're missing work. You're juggling doctor visits, dealing with insurance, and trying to make sense of a system that doesn't make sense at all.

You're not alone — and you're not wrong for asking questions like:

- Do I really need to see a doctor if I feel “okay”?
- What if the accident was partly my fault?
- Should I talk to the insurance adjuster?
- Do I actually need a lawyer?

The truth is, personal injury law exists to protect people like you, people who were hurt through no fault of their own (or even partial fault) and are now facing physical, emotional, and financial consequences they never asked for.

Here's what most people don't know: the system is not built for you. It's built for insurance companies, and they know exactly how to take advantage of the fact that you're injured, overwhelmed, and unprepared.

Let's start with the basics: if someone else caused your injury because they weren't careful, the law may entitle you to compensation. That legal concept is called negligence. It means someone failed to act with reasonable care, and someone else got hurt because of it. Personal injury law is about holding people, or companies, accountable when their carelessness causes harm.

But in most cases, the person who caused the injury isn't the one paying the bills, their insurance company is. That's why nearly every conversation you'll have during a claim will be with an insurance adjuster, not the person who hurt you. And while that adjuster may sound friendly, their job is simple:

protect the company's bottom line. That means delaying your claim, denying liability, or offering a quick settlement for far less than your case is worth.

Unfortunately, the system isn't set up for people to handle this on their own. Insurance companies have teams of adjusters, lawyers, and medical experts. They do this every day. You don't. And that's exactly why I do.

My Story

I'm Eric Steele. Before I became a personal injury lawyer, I was all in on cycling. Racing at the professional level across the country wasn't just a career — it was my identity. I lived for the early mornings, the brutal training rides, the thrill of chasing podiums, and the relentless drive to be the best.



Racing taught me what few people ever experience: success doesn't come from talent alone. It comes from grit, strategy, and the ability to suffer and keep pushing when everything hurts.

Then came the crash that ended it all. While training, I was hit by a car. In an instant, everything I had built my life around was gone. The physical recovery was brutal. But what shook me even more was how the insurance company treated me: delays, denials, excuses.

I saw firsthand how injured people get ignored and dismissed — how the system that's supposed to protect us is designed to wear us down.

I had a choice: stay bitter about what I lost or reinvent myself and fight back — not just for me, but for others.

I chose to fight.

I went to law school, determined to turn the hardest chapter of my life into something meaningful. Today, I help people who are thrown into battles they never asked for — people who need someone who knows what it feels like when your life changes in an instant.

What This Guide Will Do for You

This guide is for you — the person who's hurting, unsure, and looking for someone who gets it.

Inside, you'll learn:

- If you have a case
- What to do immediately after an injury
- What kinds of compensation you may be entitled to
- How insurance companies operate behind the scenes
- The biggest mistakes that can ruin your case.
- And why hiring the right lawyer — early — can change everything.

You don't have to do this alone.

But you do have to be informed.

That starts now.

1. DO I HAVE A CASE?

One of the most common questions we hear is: *“Do I even have a case?”* The truth is, if you’ve been injured and someone else was even partly at fault, the answer may very well be yes.

Let me tell you about Jessica. She was walking home after a long shift, exhausted and eager to get off her feet. Instead of walking down to the corner, she crossed the street ten feet from the crosswalk, a decision many of us have made in a hurry. She never saw the SUV coming.

Jessica was struck hard, suffering a broken leg and a traumatic brain injury. The insurance company blamed her entirely: “She jaywalked. It’s her fault.” They offered her almost nothing.

But we looked deeper. We pulled 911 audio, found camera footage, and tracked down witnesses. It turned out the driver wasn’t just speeding; he was driving without his headlights on. We proved Jessica wasn’t the only one at fault, and in the end, she was assigned just 20% comparative fault. That small difference meant the difference between walking away with an insult and walking away with meaningful compensation.

So — how do you know if you have a case?

To bring a personal injury claim, four elements of negligence must be present:

NEGLIGENCE

DUTY

THE OTHER PERSON HAD A DUTY TO ACT WITH REASONABLE CARE (FOR EXAMPLE, EVERY DRIVER HAS A DUTY TO DRIVE SAFELY)

BREACH

THEY FAILED TO MEET THAT DUTY — SUCH AS BY SPEEDING, TEXTING WHILE DRIVING, OR IGNORING A HAZARD.

CAUSATION

THEIR ACTIONS CAUSED THE INCIDENT

DAMAGES

YOU WERE INJURED

If those four elements are met, you may have a case.

Even if you were partially at fault, Colorado follows a modified comparative fault rule. That means you can still recover damages as long as you were less than 50% responsible. Your compensation would simply be reduced by your percentage of fault.

For example, if you're awarded \$100,000 but found to be 20% at fault, you'll receive \$80,000. But if you're 51% at fault, you recover nothing. That's why investigating early, before the insurance company spins the story, is so important.

Who might be legally responsible?

- Other drivers (distracted, drunk, aggressive)
- Property owners (uncleared ice, unmarked hazards)
- Businesses (negligent employees, unsafe premises)
- Product manufacturers (dangerous or defective products)
- Government agencies (dangerous roads, lack of signage)

Every case is unique. In another case, my client was rear-ended, a textbook example of the other driver's fault, but the insurer still argued she stopped "too suddenly." We pulled traffic camera footage that proved she was braking for a crosswalk. That evidence saved her case.

Insurance companies and defense attorneys will often claim you were partially to blame. But these arguments don't mean you lose. Their strategy is to minimize payouts, and with the right legal team, they can be beat.

This is why having an experienced attorney evaluate your case early is critical. We dig into the facts, preserve evidence, and fight to make sure the insurance company doesn't twist the narrative against you.

If you're still unsure whether you have a case, don't guess. Ask. That's what we're here for.

2. IMMEDIATE STEPS AFTER AN INJURY

Brian was like a lot of the clients I work with. Hardworking. Proud. The kind of guy who didn't like to complain and didn't want to make a big deal out of something unless he had to. He worked full time, had a young family at home, and spent his weekends coaching his son's baseball team. He wasn't looking for trouble, and he definitely wasn't the kind of person who ran to lawyers or doctors at the first sign of a problem.

One afternoon, while sitting at a red light on his way home from work, Brian was rear-ended by a box truck.

A clear case of fault. He felt "shaken up" but insisted he was fine and decided to "tough it out." He didn't see a doctor, didn't call the police, and didn't document anything beyond exchanging insurance information.

A week later, the back pain set in — not a minor ache, but a serious injury. When the pain worsened, Brian finally sought medical care. After months of physical therapy, his pain didn't go away, eventually requiring a fusion surgery. By then, the damage to his case was already done.

When Brian filed a claim, the insurance company immediately pounced: "If you were really hurt, you would've gone to the hospital right away." Without a police report, without photos, and with a delay in treatment, they cast enough doubt to make the case an uphill battle.

Even worse, when we evaluated the case for trial, we realized how badly the delay hurt his image to a jury. Jurors want to see immediate, urgent care when someone is truly injured. They expect people to act like it's an emergency. Brian's delay made it much harder for a jury to fully grasp the seriousness of his injuries, and the insurance company knew it. Instead of seeing a victim who needed major surgery, they would have seen someone who "waited a week" to even get checked out.

We fought hard and still got Brian compensation, but it was less than he might have received if he had taken the right steps immediately after the

crash. A case that could have been worth hundreds of thousands settled for less.

That's why I stress this so heavily: what you do in the minutes and days after an injury can define your entire case. Here's exactly what you need to do, and why it matters:

- **Get Medical Attention Right Away:** Even if you feel "okay," see a doctor immediately. Medical records create a critical link between the incident and your injuries. Without it, insurance companies argue you weren't really hurt, or that something else caused your pain. Tell your doctor about *every* ache, even minor ones. What feels like a small issue today can turn into something serious later, but if it's not documented early, insurance companies will use that against you.
- **Call 911 or File a Police Report:** Always get an official record. In crashes and public incidents, the police report establishes facts and identifies witnesses. Without it, it becomes your word against theirs, and the insurance company loves that uncertainty.
- **Document Everything Immediately:** If you're able to, use your phone to take photos of the scene, your injuries, any vehicles or hazards involved, and anything that might disappear quickly (like ice, water, or debris). Take videos too. Get contact information for every witness — full name and phone number. Memories fade fast, and witnesses can disappear.
- **Be Careful What You Say:** At the scene, to other drivers, witnesses, or insurance adjusters, be cautious. Even an innocent "I'm sorry" can be twisted into an admission of fault later. The less you say, the better. Let your attorney speak for you.
- **Stay Off Social Media:** Don't post about your accident or your injuries on Facebook, Instagram, TikTok, or anywhere else. Insurance companies and defense lawyers search social media for anything they can use against you. They love twisting your posts out of context to show that you aren't as hurt as you are.

- **Track Your Recovery:** Start a personal injury journal immediately. Write down your daily symptoms, doctor visits, missed workdays, and how the injury affects your life. Keep this journal private and only share it with your attorney. When it's time to prove the real, human cost of your injury, this journal becomes a powerful piece of evidence.
- **Be Wary of Insurance Calls:** If an insurance company calls asking for a statement, you are not required to give a recorded statement. It's safer to politely decline until you have spoken with a lawyer.

3. THE ROLE OF INSURANCE COMPANIES

When you're injured, you expect insurance companies to step in and help. Unfortunately, their real priority is protecting their bottom line, not helping you. The moment your injury is reported, the insurance company's job is to find a way to pay you as little as possible.

How Insurance Adjusters Operate

Insurance adjusters are trained professionals whose goal is simple: minimize how much the insurance company pays out. They may act friendly, sympathetic, and concerned about your wellbeing, but they are gathering information that can later be used against you.

I had one client, Mark, who spoke casually with an adjuster right after his crash. He mentioned that he "felt okay" and "probably didn't need an ambulance." Later, when his injuries worsened and he needed physical therapy, the insurance company used his casual comments against him to argue he wasn't truly hurt.

The "Script" They Follow

Adjusters often follow a script designed to get you talking and slipping up. If you've seen my Instagram post about this ([click here to watch](#)), you know how it goes:

"We're so sorry this happened to you. We just need a quick statement to help process your claim."

It sounds harmless. It's not. Everything you say is being analyzed to poke holes in your case.

Why Recorded Statements Can Hurt You

Adjusters often ask for a "recorded statement." They may say it's required, or that it will speed up your claim. In reality, anything you say can, and will, be used against you.

Even innocent remarks like, "I didn't see the other car" or "I'm feeling better today" can later be twisted to argue you were at fault or that your injuries aren't serious. You have the right to politely decline giving a recorded statement until you have a lawyer advising you. And even when you have a lawyer, a recorded statement should only be given in a handful of circumstances. They'll know when it's appropriate.

Tactics Used to Minimize or Deny Claims

Insurance companies are experts at tactics designed to save themselves money. Some of the most common include:

- **Lowball Offers:** Offering a quick settlement before you know the full extent of your injuries.
- **Delay and Deny:** Dragging out the claims process in the hope that you'll give up or settle for less.
- **Blaming You:** Arguing that you were partially or completely responsible.
- **Disputing Medical Care:** Claiming that your treatment was unnecessary or unrelated to the accident.
- **Using Social Media:** Searching your online posts for anything they can spin against you.

This isn't about fairness. It's about protecting profits. And it's exactly why you need someone in your corner who knows how to fight back.

I've seen too many good people shortchanged because they trusted the wrong people after an injury. Don't let that happen to you. Get informed, protect yourself, and don't face the insurance company alone.

4. COMMON MISTAKES THAT CAN KILL YOUR CLAIM

When you're hurt in an accident, it's natural to feel overwhelmed.

Unfortunately, a few simple mistakes can seriously weaken, or even destroy, your personal injury claim. Here's what to watch out for:

Not Seeing a Doctor Right Away

After an accident, adrenaline can mask pain, and it's tempting to "wait and see" if you get better. But from the insurance company's perspective, any delay in seeking medical treatment looks like proof that you weren't really injured. Even if you feel okay, see a doctor immediately. Get checked out, follow your doctor's advice, and document everything.

Admitting Fault at the Scene

It's human nature to say "I'm sorry" after something bad happens, even when it's not your fault. Unfortunately, insurance companies will twist even casual remarks into admissions of guilt. After an accident, stay calm, stick to the facts when speaking to the police or others, and avoid making any statements that could be interpreted as accepting blame.

Posting About Your Injury on Social Media

In today's world, it's instinctive to post updates online. But insurance companies monitor social media like hawks. A smiling photo, a workout check-in, or even a comment like "Feeling better today!" can be used against you. The safest approach? Don't post anything about the accident, your injuries, or your activities until your case is fully resolved.

Not Preserving Evidence

Evidence fades fast. Accident scenes get cleaned up. Cars are repaired. Injuries heal. Witnesses disappear. That's why it's critical to gather as much evidence as possible right after the injury: take photos of the scene and your

injuries, get witness names and numbers, save damaged property, and keep detailed notes. Good evidence can make or break your case.

Talking to the Other Side's Insurance Without Legal Advice

Insurance adjusters are trained to protect their company's interests — not yours. They'll act friendly, but they're looking for ways to minimize your claim. Giving a recorded statement, answering detailed questions, or signing paperwork without understanding it can do major damage to your case. You have the right to talk to a lawyer first, and you should.

Making even one of these mistakes can cost you thousands, or the entire case. The good news is that with the right advice and early action, you can avoid these pitfalls and protect your rights. I'm here to help guide you through it.

5. TYPES OF COMPENSATION YOU MAY BE ENTITLED TO

Rachel was a young mom with a toddler who adored being picked up and twirled around. That was their routine after daycare — a little hug, a little spin, and home for dinner.

One day, walking through a parking lot on the way to her car, Rachel was struck by a distracted driver who never even hit the brakes. She hit the pavement hard, but she didn't want to make a scene. She brushed herself off, said she was fine, and drove home — sore, rattled, and thinking it was just “bumps and bruises.”

But the pain didn't go away. It got worse. Physical therapy didn't help. Eventually, doctors told her she needed surgery. She missed six months of work. Couldn't lift her child. Couldn't sleep through the night. And that post-daycare hug-and-spin? Gone.

When she came to me, the insurance company had already offered her an early settlement — just enough to cover her first ER visit. Nothing for the surgery she would eventually need. Nothing for the months she spent wondering how she'd pay rent. Nothing for the lost moments with her son.

We told the full story. Not just medical bills and charts — but the quiet heartbreak of having to ask her mom to carry her baby upstairs. The guilt of feeling “like a bad mom” when she couldn't play. The dignity she lost being treated like an inconvenience by the system.

Rachel's case is a powerful reminder that compensation isn't just about money: it's about justice for what you've lost, and what it will take to rebuild.

Here's what that can include:

Medical Bills (Current and Future)

You can recover the cost of emergency room visits, surgeries, hospital stays, physical therapy, prescription medications, assistive devices (like wheelchairs

or braces), and any ongoing medical care you'll need because of your injury. Future medical expenses — such as additional surgeries, home modifications, or long-term rehabilitation — are just as important as your immediate bills.

Rachel faced not just an ER bill, but multiple physical therapy appointments and surgery over two years. We made sure the settlement covered those and future costs of therapy too.

Lost Wages and Loss of Earning Capacity

If your injury caused you to miss work, you can recover the wages you lost during your recovery. If your injury permanently limits your ability to work — or forces you to take a lower-paying job — you can also recover for your loss of future earning capacity, including missed bonuses, promotions, and retirement contributions.

Rachel was out of work for six months and her career path changed permanently. We fought for compensation that reflected both the immediate and long-term impact on her income.

Pain and Suffering

Pain and suffering damages are meant to compensate you for the physical pain, discomfort, and emotional anguish caused by your injury. These damages recognize that injuries affect not just your wallet, but your day-to-day quality of life — the sleepless nights, the inability to enjoy hobbies, and the chronic pain that alters how you live.

Rachel loved running and playing with her kid — things she couldn't enjoy for over a year. Those losses mattered, and we made sure they were part of her claim.

Emotional Distress

In serious cases, injuries can lead to significant emotional suffering like anxiety, depression, fear of driving, PTSD, or loss of enjoyment of life.

Emotional distress damages help account for this invisible — but very real — harm.

Rachel developed severe anxiety about being in parking lots or near cars. We fought to have this emotional impact taken seriously.

Property Damage

If your car, bike, phone, or other personal belongings were damaged in the incident, you are entitled to reimbursement for the cost to repair or their fair market value.

Punitive Damages

Punitive damages aren't about compensating you — they're about punishing the wrongdoer and sending a message that certain behavior won't be tolerated. These damages are rare and typically awarded only if the other party acted with extreme recklessness or intentional misconduct (like drunk driving at extremely high speeds, or street racing).

You only get one chance to get this right.

There are no do-overs, no second tries, no “take backs” once you accept a settlement.

Rachel's story is one of strength, but it didn't have to be so hard. If she had taken that first offer, the one that barely covered her ER visit, she would've been left alone to deal with tens of thousands in medical bills, months of lost income, and a life permanently changed with no way to recover what she'd truly lost.

That's why it's so important to know what your case is really worth, and to have someone on your side who refuses to let the insurance company write the ending to your story.

Because once you sign that release, it's over. No matter how much your condition worsens. No matter how much more treatment you need.

No matter how badly the first offer missed the mark.

6. TIMELINE OF A PERSONAL INJURY CLAIM

CASE TIMELINE



NO. 01

Start-up Phase

Determine insurance coverage and investigate.



NO. 02

Treatment Phase

Focus on your healing.



NO. 03

Demand Phase

Prepare and send a demand for compensation.



NO. 04

Negotiation and Settlement

Attempt to secure a settlement



NO. 05

Litigation Phase

File a lawsuit if the insurance company is unreasonable



NO. 06

Trial Phase

Present your case to a jury.

Every personal injury case has its own pace — but most follow a clear, step-by-step process.

Understanding each phase will give you clarity and peace of mind during what can feel like an overwhelming time. Here's how we typically guide our clients through the journey:

1. Start-Up Phase

This is where we lay the foundation. We notify the at-fault person's insurance company, your insurer, and any other potentially involved parties (including health insurers) that we represent you. We investigate every detail — pulling police reports, identifying witnesses, securing video footage, and reviewing insurance policies to uncover all possible sources of compensation.

Timing is critical. Some evidence (like security footage or vehicle data) can disappear fast, and certain deadlines apply to your own insurance coverage. By getting involved early, we can preserve key evidence and make sure your rights are fully protected from day one.

2. Treatment Phase

Your job during this time? Focus on healing.

Follow your medical providers' recommendations, attend every appointment, and be honest about your symptoms. Your body only gets one chance to recover, don't rush it.

We stay behind the scenes during this phase, tracking your progress and documenting your care. If you need help finding a qualified specialist, we'll connect you with providers who understand injury cases and can support your recovery properly.

We never rush to settle until the full picture of your recovery is clear. If you settle too soon, you may miss out on compensation for future care, and once you settle, you can't go back.

3. Demand Phase

Once your condition is stable, or your doctors have given a long-term prognosis, we build what's known as a *demand package*. This includes:

- A detailed letter explaining what happened and why the other party is at fault.
- A breakdown of your medical care and costs.
- Lost wages, missed opportunities, and mileage to appointments.
- And, most importantly, a narrative about how the injury impacted your day-to-day life.

We back everything up with medical records, billing statements, and supporting documents. This is where we begin to shift the focus from what happened to what it *cost* you, physically, financially, and emotionally.

4. Negotiation and Settlement Phase

The insurance company reviews the demand, and usually responds with a low offer. That's just how they play the game.

We push back with evidence, strategy, and experience. Our goal is to get them to their true top dollar. Then we sit down with you, lay out the pros and cons of settling versus suing, and give you honest advice about your options.

The decision to settle is always yours, but we make sure it's fully informed.

5. Litigation Phase (If Needed)

Sometimes, the insurance company won't be reasonable. When that happens, we file a lawsuit.

Litigation doesn't mean your case is going to trial, but it does raise the stakes for the insurance company. During this phase, we gather more evidence, take depositions, and prepare for trial. Many cases settle during this period, especially after mediation (a structured negotiation with a neutral third party).

6. Trial Phase

If the insurance company still refuses to pay fairly, we take your case to court.

At trial, we present your story — the facts, the evidence, and the full impact of what you've been through — to a jury. You'll be fully prepared for what to expect, and we'll be right there with you every step of the way.

Some cases resolve in a few months. Others take a year or more. But no matter how long it takes, our mission stays the same: to fight for your future, protect your rights, and make sure you're never left wondering if you could have done more.

7. WHEN AND WHY TO HIRE A LAWYER

If you've read the earlier sections of this guide, you already know how many ways insurance companies will try to minimize your claim, and how even small mistakes can destroy your case. The truth is, the system is stacked against you from the moment the crash happens. That's why getting the right lawyer involved, and getting them involved early, can make all the difference.

What a Good Injury Lawyer Does

A good injury lawyer levels the playing field. We gather and protect evidence, make sure you get the right medical documentation, and shield you from insurance company tactics designed to trick you into saying something that hurts your case. We build your case from the ground up, negotiate aggressively, and if needed, take the fight into the courtroom.

Our job isn't just to "file paperwork," it's to protect you from the traps, delays, and lowball offers insurance companies are known for. We also make sure you avoid the common mistakes that so many people — who thought they could handle it alone — end up making.

Common Objections to Hiring a Lawyer

"I don't want to sue anyone." You're not alone. Most clients don't want to sue — they just want to be treated fairly. The reality is, most cases don't go to trial, and many don't require filing a lawsuit at all. Our job is to negotiate on your behalf with the insurance company. Suing is a last resort, not a starting point.

"Lawyers are expensive." That's a fair concern, but here's the truth: injury lawyers like us work on a contingency fee basis. That means you pay nothing up front. We only get paid if we recover money for you.

"I can probably handle this myself." You could try, but insurance companies have teams of adjusters, lawyers, and trained negotiators whose job is to settle your case for as little as possible. The system isn't designed to be fair to

individuals who try to go it alone. Having a lawyer levels the playing field, and dramatically increases your chances of a better outcome.

“What if my injuries aren’t that serious?” Even “minor” injuries can turn into major problems, physically and financially, down the road. Some injuries worsen over time, and if you settle too soon, you may end up stuck with bills and no legal recourse. A lawyer can help you assess the full scope of your claim before it’s too late.

How We Make the Insurance Company Take You Seriously

When you’re alone, the insurance company sees you as an easy target. But when you hire an experienced injury lawyer, everything changes. They know you have someone who:

- Understands the real value of your case
- Knows their tricks and tactics
- Is ready and willing to take them to trial if necessary

Once they know you’re backed by a serious lawyer, the insurance company’s whole strategy shifts. Settlements get better. Deadlines move faster. Respect is earned.

In fact, according to a study by the Insurance Research Council, people who hire a lawyer on average recover 3.5 times more compensation than those who handle claims on their own. Insurance companies know this. They are not offering fair settlements out of kindness — they offer more because they know an experienced attorney will expose their tactics and push the case toward trial if needed.

Our Fee Structure: Only pay when we win.

You don’t have to worry about paying upfront. We work on a contingency fee basis — meaning we only get paid if we recover money for you. If there’s no recovery, you owe us nothing.

This arrangement means our interests are 100% aligned with yours: we don't succeed unless you do. And because hiring a lawyer dramatically increases the amount recovered, even after attorney's fees, you are usually walking away with much more than you would have received trying to handle the case alone.

The Benefit of Early Involvement

Waiting to get a lawyer can cost you dearly. Evidence can be lost. Witnesses can disappear. Insurance companies can get you on record saying things that damage your case beyond repair.

Early involvement lets us preserve evidence, guide your treatment and documentation properly, and prevent you from falling into the traps insurance companies set. It also helps us maximize your claim from day one — not just react after mistakes have been made.

The legal system — and the insurance system — are not designed to be navigated easily by individuals without legal training. They are built to protect companies, not everyday people like you. You deserve someone who knows how to fight back.

8. FREQUENTLY ASKED QUESTIONS

How long do I have to file a claim?

In Colorado, you generally have three years from the date of a motor vehicle crash to file a lawsuit, and two years for most other personal injury cases, like slip and falls. However, there are some deadlines as short as a few months that could limit your recovery. The sooner you act, the better your chances of preserving your claims.

Do I need to go to court?

Most personal injury cases settle out of court. Filing a lawsuit doesn't necessarily mean you will go to trial. Often, the act of filing shows the insurance company you're serious and can lead to better settlement offers. But if they refuse to be fair, we are always ready to take your case to a jury.

What if I was partially at fault?

Colorado uses a system called modified comparative fault. You can still recover compensation if you were less than 50% at fault — but your recovery will be reduced by your percentage of fault. Even if you think you were partially responsible, never assume you don't have a case. Let an experienced lawyer evaluate it.

Will this affect my insurance rates?

If you're making a claim against someone else's insurance, your rates won't be affected. And if you're using your own uninsured or underinsured motorist (UM/UIM) coverage, Colorado law prohibits your insurance company from raising your rates just because you made that claim.

UM/UIM exists to protect you — and exercising that right should never be used against you. We help clients navigate these claims all the time, and we'll make sure your insurer plays by the rules.

Can I switch lawyers if I already hired someone else?

Yes, you *can* switch lawyers, even if you've already signed a contract. You have the right to choose who represents you. But it's not always ideal, and here's why:

When you hire a lawyer, they may have already invested time, resources, and money into your case. If you switch firms, your new lawyer will often have to share a portion of the final fee with the original one, even if the first lawyer didn't do much. That can make some firms hesitant to take over, or it might mean the financial terms of your agreement change.

That said, if you feel your current lawyer isn't responsive, isn't fighting for you, or just isn't the right fit, it's worth having a conversation. We've stepped in many times when clients felt abandoned or frustrated, and we're always honest about whether taking over makes sense.

You only get one shot at your case. You deserve someone who will treat it — and you — like it matters.

How much does it cost to hire you?

We work on a contingency fee basis. You pay nothing upfront. We only get paid if we recover money for you. If there's no recovery, you owe us nothing.

How long will my case take?

It depends. Simple cases can settle within six months. More complicated cases, especially those involving serious injuries or disputed liability, can take a year or more. We move as fast as we can without rushing your case and leaving money on the table.

What if the insurance company already offered me a settlement?

Never accept a settlement offer without speaking to a lawyer first. Insurance companies often offer far less than your case is worth, especially early on, before you know the full extent of your injuries. Once you sign a release, you can't go back for more later.

9. FINAL THOUGHTS

You've Been Through Enough. Now Let Us Take It From Here.

You didn't ask for this — the pain, the confusion, the stress of fighting just to be heard. But here you are, doing your best to make smart decisions in a system designed to wear you down.

That's not fair. And it's not how your story should end.

I've lived what you're going through. I've sat where you're sitting — hurt, unsure, and facing a wall of insurance red tape. That experience didn't just change my life — it became the reason I do this work.



You've taken the most important step by educating yourself. Now take the next one: let someone who knows the playbook fight for you.

At Arckey & Steele, we don't just file paperwork. We protect people. We hold the line when insurance companies try to bully, stall, or underpay. We dig in, get the evidence, and fight until the story is told right — your story.

No cost. No risk. Just help when you need it most.

Call us. Ask your questions. Let's take this burden off your shoulders — and get to work putting your life back together.

You focus on healing. We'll handle the rest.

Schedule Your Free Case Review If you're injured and wondering what to do next, don't wait. Schedule a 100% free case review with us to get real answers and a real plan. There's no obligation — just information you can trust.

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You don't have to do this alone. Let's fight back together — and make sure you get the justice and compensation you deserve.



ARCKEY & STEELE

attorneys at law

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