"Do I need a lawyer after a car accident in Los Angeles?"

After a <u>car accident</u> in Los Angeles, knowing what to do can be confusing. Victims might have serious injuries and extensive damage to their vehicles. There may be conflicting advice over steps to take. That's why it's important to understand exactly what's at stake.

Car accidents are common in Los Angeles

Sadly, car accidents are extremely common in Los Angeles, which has some of the most congested streets and highways in the country. Last year, a total of 260 people were killed in motor vehicle accidents in Los Angeles, an increase of 43 percent compared to the previous year, according to the <u>Los Angeles Times</u>.

In contrast, motor vehicle fatalities nationwide increased by 6 percent in 2016, when an estimated 40,200 people died in motor vehicle accidents, the highest figure since 2007, according to the <u>National Safety Council</u>.

Statewide, motor vehicle fatalities increased by 13 percent between 2015 and 2016 in California, according to the National Safety Council. Specifically, there were 3,680 motor vehicle fatalities in 2016 in California compared to 3,249 fatalities in 2015.

Overall, there were 55,350 motor vehicle accidents in Los Angeles last year, an increase of 7 percent compared to 2015 and a 20 percent increase compared to 2014, according to the Los Angeles Times.

The same article noted that pedestrian fatalities "make up nearly half of the fatalities in traffic collisions" in the city. The article did not provide specific figures for 2016. However in 2015, a total of 186 pedestrians were killed in motor vehicle accidents in Los Angeles County, a figure which represents 31 percent of 584 total motor vehicle fatalities in Los Angeles County that year, according to statistics compiled by the National Highway Traffic Safety Administration (NHTSA).

Where car accidents occur in Los Angeles

Accidents can happen anywhere in Greater Los Angeles. However, the more cars there are on the road, the more will occur, and Los Angeles has some of the most congested roads and highways in the country.

Some stretches of freeway in the Greater Los Angeles area are among the worst bottlenecks in the entire United States, according to a study conducted by the <u>American Highway Users</u> <u>Alliance</u>. These congested areas in Los Angeles (which rank 2 through 7 nationwide for the worst congestion) include:

- Interstate 405 between Route 22 and Interstate 605
- Interstate 10 between Santa Fe Avenue and Crenshaw Boulevard
- Interstate 405 between Venice Boulevard and Wilshire Boulevard

- Route 101 between Franklin Avenue and Glendale Boulevard
- Interstate 110 between Exposition Boulevard and Stadium Way
- Route 101 between Sepulveda Boulevard and Laurel Canyon Boulevard

Why auto accidents happen in Los Angeles

Speeding remains one of the leading causes of motor vehicle accidents in Los Angeles, according to the Los Angeles Times article about motor vehicle fatalities in 2016. Statistics for 2015 for Los Angles County also support this theory. In 2015, more than 33 percent or 198 out of 584 traffic fatalities in Los Angeles County were attributed to speeding, the NHTSA reports.

Another leading cause of car accidents in Greater Los Angeles is drunk driving. A total 144 people (24 percent) were killed in Los Angeles County in accidents involving a driver with a blood alcohol concentration (BAC) over 0.08 percent, according to the NHTSA.

But in recent years, an increasing number of motor vehicle accidents in Los Angeles have been caused by distracted drivers. One recent nationwide study ranked Los Angeles as the city with the worst distracted driving problem in the country, according to the study conducted by Zendrive.

What makes car accidents different in California

Like many states, California has a fault-based car insurance system. That means the at-fault driver is responsible for compensating other people injured in a collision.

However, unlike many states, California has a "pure comparative negligence" insurance system. That means accident victims can obtain financial compensation for injuries sustained in a car accident, no matter what percentage they were at fault in the accident.

In addition, all drivers in California are required to have car insurance. The minimum amount of insurance drivers in California are allowed to have is:

- \$5,000 for property damage
- \$15,000 per person for car accident injuries
- \$30,0000 per accident for car accident injuries

Drivers are also required to have uninsured motorist coverage in California, specifically:

- \$3,500 for property damage for accidents involving uninsured motorists
- \$15,000 per person for uninsured car accident injuries
- \$30,000 per accident for uninsured car accident injuries

Common legal issues involving auto accidents

The single most common legal issue that often arises after a car accident involves determining who caused the crash. Even if you clearly know the other driver caused your accident, there's no guarantee that the people investigating your accident will see things that way.

In theory, the official <u>California police accident report</u> or <u>California civilian accident report</u> will outline exactly what happened and include evidence that supports your claim that didn't cause your collision. But sometimes, such reports can be vague and end up causing confusion.

Other times, the other driver might not admit wrongdoing. Or the other driver might try to blame you for causing the crash. Or just as frustrating, the other driver's insurance company might raise objections and claim there isn't enough evidence to support your claim.

Dealing with an insurance company after a car accident

Many people are tempted to simply accept whatever offer they receive from an insurance company after their accident, especially if accident victims receive the offer immediately after an accident and the offer covers all emergency medical expenses.

But what many people might not realize is such an offer might not cover the true cost of their accident. Along with emergency medical bills, the financial impact of care accident can last years or for the rest of the injured person's life.

This is especially true if the injured person cannot work or sustains a permanent disability in the accident. Suddenly, that initial offer probably won't come even close to cover all the accident-related expenses. That's why it pays to negotiate with insurance companies for more money.

However, insurance companies make their money by charging as much for premiums as they are able, while paying out as little as possible on claims. Every potential claim represents exposure to their bottom line. In most cases, insurance companies will do everything they can to pay accident victims as little as possible.

Benefits of hiring an experienced attorney

With an experienced Los Angeles car accident lawyer, the victim can dictate what happens after an accident. Instead of simply accepting whatever offer they might after the accident, victims can demand full, financial compensation for the crash.

Some of the steps a knowledgeable car accident attorney will take include:

- Conducting a thorough, independent investigation of the accident, including:
 - Carefully examining the accident report
 - Interviewing witnesses
 - Visiting the scene of the accident if necessary
 - Consulting with accident reconstruction experts if necessary
- Getting victims the medical care they need
- Dealing with police on victims' behalf
- Dealing with insurance companies, including:
 - Negotiating for more money
 - Filing a lawsuit if necessary
- Filing an appeal if necessary

• Representing the injured person in court if necessary

An attorney's help can make a significant difference for victims, as numerous studies have shown. For example, according to a 1999 report from the Insurance Research Council (IRC), auto accident victims who hire an attorney to represent them recover, on average, 3.7 times as much in insurance payouts as those who represent themselves.

For More Information

Contact Ardalan & Associates, PLC, a law firm with extensive experience representing people hurt in car accidents in greater Los Angeles. The firm is located in Woodland Hills.