If you've been involved in an Oregon car accident, and you've been injured, you may be wondering how to file a personal injury claim yourself to avoid paying legal fees.

Before I offer you some guidelines on settling your own claim, however, I would like to make sure you understand how hiring a personal injury attorney works. Keep the following in mind:

Most personal injury lawyers will offer you a free consultation.

Signing a contingency fee agreement (the most common type of fee agreement for PI lawyers) means there are no up front costs.

If the lawyer is successful in handling your claim, you will most likely get more money (according to studies, people who hire attorneys get more money, even after legal fees are taken).

But you don't need a lawyer in every case. For example, if you think your claim is worth \$6,000, and the insurance company offers you \$4,000, you probably do not need a lawyer – most likely you will be able to negotiate to a fair settlement. But if they offer you \$500 for a claim you believe is worth \$10,000, you may want to reconsider hiring an Oregon personal injury lawyer.

If your claim is over \$20,000, which is common whenever a hospital stay or surgery occurs, you may need to hire a personal injury attorney as well. In Oregon, your attorney can save you a lot of time and expense. By being familiar with the Oregon court processes, fees, and procedures, an attorney can help ensure that you do not have to spend time researching and paying your own bills (most firms will advance your costs and then be reimbursed from your settlement).

BUT if you decide to represent yourself, there are 9 things you need to know:

You will need to be very organized, from the very beginning. Keep all records (inc. police records, medical records, and insurance correspondence).

Legal research, which can be confusing for someone not familiar with the statutes, laws, and case precedents, can be time-consuming...but very interesting.

You will not find all the answers online. You may need to visit a law library or local courthouse.

Analysis of the law can be difficult, so make sure you understand each piece of information before using it to prove your case.

Be prepared to take lots of notes – about phone calls, research, etc.

Pre-made forms are not available for most legal forms – you will have to write your own.

Do not think of a paralegal as a lawyer. They are limited, by law, in what they can do in terms of legal advice, filing claims, and court cases. Talking to a paralegal, however, might result in some good information.

Get a book about Oregon personal injury law. In Oregon, the most widely distributed example of this is 7 Common Mistakes That Can Wreck Your Oregon Accident Case, available for free to injured Oregonians.

After you have done your research thoroughly, don't be afraid to contact an attorney if you still need help. As long as you have not signed any releases, you may still be able to use their representation or advice.

I hope this guide helps if you decide to pursue your own personal injury claim.