

## Automobile Accidents

Boston has some of the most statistically dangerous traffic patterns and congested intersections in the country and we understand that car accidents are inevitable, especially in dense cities like ours. Car crashes can cause serious or even fatal injuries, resulting in thousands of dollars in property damage, and may even leave victims of reckless drivers permanently disabled. If you find yourself in such a situation, it's important to connect with a reliable personal injury attorney as soon as possible to ensure you aren't stuck paying for someone else's negligent actions.

Insurance companies don't play nice when it's time to pay up following a traffic accident. Your insurance company may try to limit your medical benefits, or another driver's insurer may attempt to deny a legitimate claim, leaving you and your family to fend for yourselves.

There are over 36,000 miles of roads connecting the state of Massachusetts, accommodating as many as 5 million vehicles on any given day. As the largest city in the state, Boston is home to a significant portion of this vehicle traffic. With over 3 million licensed drivers in the Boston area, it's no surprise that the city ranks among the nation's worst when it comes to traffic. While no one likes to sit in bumper to bumper traffic, the high volume of vehicles on the road also means a greater chance of accidents. From 2011-2015, 1,768 people lost their lives on Massachusetts roads, 101 within the city of Boston. However, if you expand to the Greater Boston area – including cities such as Cambridge, Newton, Framingham, Worcester, Providence, and Lowell (among many others) the number is much greater.

## No- Fault

Since Massachusetts is a no-fault state for car insurance, you should be able to count on your car insurance company to help you through at least some of these issues, but in reality, nothing could be further from the truth. They'll give you a claim number and then actually treat you like a number. The insurance adjuster won't be worried about getting you a sizable settlement that pays for your recovery—instead, they'll be concerned with padding their own profit margins by settling your claim quickly and for as little as possible.

When it comes to insurance and car accidents, **Massachusetts is a no-fault state**, which means drivers carry personal injury protection (PIP) in addition to mandatory auto coverages like uninsured driver and property damage coverage. No-fault states differ from tort states in that most personal injury lawsuits are prohibited unless the accident and injuries meet specific criteria, called a tort threshold.