

Automobile Accident

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Overview

The period immediately following a car accident is when insurance companies are most active. This early timeframe is often when accident victims are most vulnerable to accepting settlements that do not reflect the full value of their claims. Soft tissue injuries frequently take weeks to manifest, and early settlement offers are structured to close files before the full extent of loss becomes clear. Cohen Cleary represents car accident victims in Massachusetts and Rhode Island, pursuing full compensation for injuries, medical expenses, lost wages, and other losses against negligent drivers and their insurers.

When a Car Accident Changes Everything

Massachusetts requires drivers to carry personal injury protection (PIP) coverage, which pays initial medical expenses regardless of fault. That system creates a false sense of security. PIP covers only \$8,000 in medical costs and lost wages, and accessing compensation beyond that threshold requires meeting specific injury criteria under the state's tort claim rules. Most accident victims do not understand these limitations until they are already dealing with mounting bills and an adjuster offering a fraction of what the claim is worth. An auto accident attorney can evaluate whether your injuries meet the threshold for a full tort claim, identify every available source of recovery, and prevent the insurance company from closing your file prematurely. Cohen Cleary represents car accident victims across Massachusetts and Rhode Island, handling claims involving negligent drivers, disputed liability, and complex insurance coverage disputes on a contingency fee basis.

How We Help by Building Car Accident Claims That Reflect the Full Cost of Your Injuries

We tell our clients: the adjuster's urgency is not your urgency. The insurance company's first offer after a car crash is calculated to minimize its exposure, not to make you whole. As your vehicle accident attorney, we develop a complete picture of what the collision actually cost you, both now and in the future.

Our attorneys work with medical providers, accident reconstruction professionals, and economic consultants to document injuries that may not fully manifest for weeks or months after impact. Soft tissue injuries, concussions, and spinal damage frequently worsen over time, and accepting an early settlement before treatment concludes is the most common and costly mistake accident victims make.

We handle claims arising from rear-end accident cases, T-bone collisions, intersection accidents, drunk driver accidents, hit and run incidents, and uninsured or underinsured motorist situations. Each case type carries distinct evidentiary and procedural challenges. A hit and run claim, for example, activates your own uninsured motorist coverage, which requires a different litigation

strategy than a standard third-party liability claim.

Our representation covers the full scope of damages: medical expenses, lost wages, diminished earning capacity, pain and suffering, property damage, and rental vehicle costs.

Why Choose Cohen Cleary

At Cohen Cleary, our practice teams combine deep subject-matter experience with disciplined execution and responsive client service. We do not take a one-size-fits-all approach. Every matter is handled with careful preparation, clear communication, and a strategy tailored to the client's goals and the realities of the forum.

Clients choose Cohen Cleary because we deliver:

Practice-Focused Legal Experience

Our attorneys work in defined practice areas, allowing us to develop practical insight into the legal, procedural, and regulatory nuances that matter most in each case. This focus allows us to anticipate issues, avoid unnecessary delays, and position matters for efficient resolution.

Clear Guidance and Proactive Communication

We prioritize clarity at every stage. Clients receive straightforward explanations of their options, timely updates on developments, and practical advice grounded in real-world outcomes.

Strategic Advocacy with Trial Readiness

Whether a matter calls for negotiation, mediation, or litigation, our attorneys prepare every case with discipline and foresight. We pursue efficient resolution when possible and are fully prepared to advocate aggressively when necessary to protect our clients' interests.

Regional Knowledge and Local Presence

With offices throughout Massachusetts and experience across New England courts and agencies, we bring local insight and regional reach to every matter.

Client-Centered Service

We treat every matter with urgency and respect. Our clients rely on us for responsive service, sound judgment, and steady counsel through complex legal challenges.

In our personal injury work, this approach helps clients navigate insurance disputes and litigation with clarity, efficiency, and confidence.

Our Approach to Car Accident Claims in Massachusetts

Massachusetts applies a modified comparative negligence standard, meaning your recovery is reduced by your percentage of fault and barred entirely if you are more than 50% responsible. Insurance companies exploit this rule aggressively, assigning inflated fault percentages to reduce payouts. We counter these tactics by preserving evidence early: police reports, surveillance footage, witness statements, vehicle damage documentation, and electronic data from vehicle event recorders. In Bristol County and Plymouth County courts, where car accident litigation is common, procedural familiarity and preparation discipline directly affect case trajectory and resolution timelines.

Representing Car Accident Victims Across New England

Cohen Cleary represents car accident victims from offices in [Taunton](#) and [Plymouth](#), serving clients throughout southeastern Massachusetts and Rhode Island. Our attorneys handle claims in Bristol County, Plymouth County, Norfolk County, and Suffolk County courts, as well as the Rhode Island Superior Court. Whether you are searching for a Taunton car accident lawyer or a Plymouth auto accident attorney, our local presence provides practical knowledge of court scheduling, filing requirements, judicial expectations, and regional insurance carrier practices that benefit case strategy at every stage. The firm has the capacity to serve car crash victims across New England.

Contact a Massachusetts Car Accident Attorney Today

If you or a family member has been injured in a car accident, the steps you take now will shape your ability to recover full compensation. Contact Cohen Cleary at our [Taunton](#) or [Plymouth](#) office to schedule a consultation. We handle car accident claims on a contingency fee basis.

Frequently Asked Questions About Car Accidents

What is the Massachusetts no-fault insurance threshold for filing a car accident lawsuit?

Massachusetts requires that your medical expenses exceed \$2,000 or that you suffered a fracture, permanent disfigurement, loss of sight or hearing, or another serious injury before you can file a tort claim against the at-fault driver. PIP coverage handles the first \$8,000 in medical and wage losses regardless of fault, but claims beyond that threshold require meeting one of these specific criteria. An attorney can evaluate whether your injuries qualify and identify additional coverage sources.

What should I do if the other driver in my accident was uninsured or underinsured?

Massachusetts requires uninsured motorist (UM) coverage, and most policies include underinsured motorist (UIM) coverage as well. If the at-fault driver lacks adequate insurance, your own policy may provide compensation. These claims are filed against your own insurer, which creates a different dynamic than standard third-party claims. Your insurer has contractual obligations but also financial incentives to minimize the payout.

How long do I have to file a car accident claim in Massachusetts?

The statute of limitations for personal injury claims in Massachusetts is three years from the date of the accident. However, waiting to pursue your claim can result in lost evidence, faded witness recollections, and a weakened negotiating position. Property damage claims carry a separate three-year deadline. If you are searching for a car crash lawyer near me, an early consultation is an important step in preserving evidence and protecting filing deadlines.

Do I need a lawyer if the insurance company already made me an offer?

An early offer from an insurance company is rarely a fair offer. Adjusters are trained to settle claims before the full extent of injuries is known, particularly with soft tissue injuries, concussions, and back injuries that develop over weeks or months. Having an auto accident

attorney review the offer costs nothing under a contingency fee arrangement and provides an objective assessment of whether the settlement reflects the actual value of your claim.