

**RED ALERT CHECKLIST · AN OFFER ARRIVED**

LOWBALL OFFER RED FLAGS

FOUR SIGNS THE CHECK SHORTCHANGES YOU.

A first offer is a negotiating position taken before treatment ends, which is why it is low. Check the signs below against the letter in front of you. If any box is checked, do not sign the release that came with it, because a general release ends the claim for every injury, including the ones not diagnosed yet.

FOUR SIGNS OF A LOWBALL OFFER

- ☐ **It arrived before your treatment ended**
No one can value a claim before a doctor says what the recovery looks like. An offer in the first weeks is priced on the assumption that you will get better on your own.
- ☐ **It covers the bills so far and says nothing about future care**
Injections, a second MRI, physical therapy, surgery. Future medical expenses are their own category of damages under the California jury instructions, and a release signed today waives them.
- ☐ **It comes with a general release and a short window**
“Sign and return within 10 days” is pressure, not a deadline. Your claim runs two years from the crash, and the release ends it forever.
- ☐ **The letter blames a minor impact, low property damage, or a percentage of fault**
Bumper damage does not measure a spine, and a fault percentage assigned before anyone watched the video is a negotiating number. California's pure comparative fault rule under Civil Code 1714 reduces a claim by your share. It does not cancel one.

ALSO MISSING FROM MOST FIRST OFFERS

Your health plan's right to be repaid from the settlement, which comes out of the check. Your lost wages. Your own underinsured motorist coverage, which the other side's adjuster will never mention.

WHAT A FIRST OFFER LOOKS LIKE

In one of our rear-end cases the first offer was \$31,500. The client went on to have back surgery, and the case settled for \$1,250,000. Prior results do not guarantee a similar outcome.

Free case review: (424) 235-7879. No fee unless we recover. Case costs are disclosed in writing before we begin. Se habla español. The web version saves your progress: <https://www.wiseinjuryfirm.com/library/tools/lowball-offer-red-flags/>

Written and reviewed by Josh Kohanim, Esq., California Bar No. 328609. Reviewed September 9, 2026. This website is for general information and is not legal advice. Contacting us does not create an attorney-client relationship, which is formed only by a signed written fee agreement. No attorney's fee unless we recover. Costs and expenses may apply and are disclosed in writing before representation begins. Prior results do not guarantee a similar outcome.

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