# Oak Brook Attorney: A Zero Offer from an Insurance Company MUST Be Fought

*Scott DeSalvo says initial denials are a negotiating posture, and explains what changes when an injury claim becomes a filed lawsuit.*

OAK BROOK, IL, UNITED STATES, August 24, 2026 /EINPresswire.com/ -- An offer of zero dollars is not a legal conclusion. It is a negotiating position — and personal injury attorney Scott DeSalvo says treating it as the final word is one of the most costly mistakes an injured person can make.

> A zero offer is meant to scare away injured people. But when an insurance company is worried about a trial verdict, you get real numbers."
>
> *Scott D. DeSalvo*

DeSalvo, named Best Personal Injury Lawyer in Oak Brook 2026 by BusinessRate, recently handled a car crash claim in which the injured person had been offered nothing before he became involved. The claim later resolved for a six-figure sum.

"Zero is not an evaluation. Zero is a bet — a bet that you will go away," said Scott DeSalvo, personal injury attorney and Trial Lawyers College graduate with over 25 years of experience helping Illinois injury victims. "Insurance companies make that bet constantly, because most of the time it pays off. People hear no, they believe it, and the file closes. That is the entire business model of a denial."

DeSalvo says initial denials frequently rest on grounds that do not survive scrutiny: disputed liability that evidence later resolves, questioned injuries that medical records substantiate, or simply an assessment that the claimant lacks the resources or willingness to press further. None of these, he notes, is a determination of what a claim is actually worth.

The imbalance is structural. A national insurance carrier processes claims at volume, employs adjusters trained in valuation, and faces no urgency. The injured person is dealing with a crash for the first time, may be out of work, and is often facing medical bills that arrive on a schedule indifferent to the claim's progress. Time pressure runs in one direction only.

Illinois law also imposes a hard outer boundary. Most personal injury claims must be filed within two years of the injury date. An insurer that responds slowly enough, DeSalvo notes, can run out

the clock without ever formally refusing anything.

"What changes an insurance company's math is not a better letter. It is a filed lawsuit and a lawyer who is obviously prepared to try the case," DeSalvo said. "Once they are looking at discovery, depositions, and a jury, the file gets evaluated by someone with actual authority. That is usually the first honest number anyone has seen."

DeSalvo says injured people should be cautious about three things in particular after a crash: giving a recorded statement before understanding how it may be used, accepting an early settlement before the full scope of an injury is known, and assuming a denial is final. Each, he says, benefits the carrier and not the claimant.

He maintains free educational resources at desalvolaw.com covering insurance company tactics, claim valuation, and Illinois injury procedure. He writes all of them personally, and none require an email address or registration to access.



28 Year Old Veteran Personal Injury Lawyer Creates Free AI Tool for the Injured



Attorney Scott DeSalvo gives telephone, Zoom and in person consultations.

Details of the matter referenced are limited to protect the confidentiality of the parties involved. Every case turns on its own facts, and settlement outcomes vary accordingly. Prior results do not guarantee or predict a similar outcome in any future case.

Scott DeSalvo represents injury victims throughout Oak Brook, DuPage County, Chicago, and surrounding Illinois communities. Consultations are free. More information is available at desalvolaw.com.

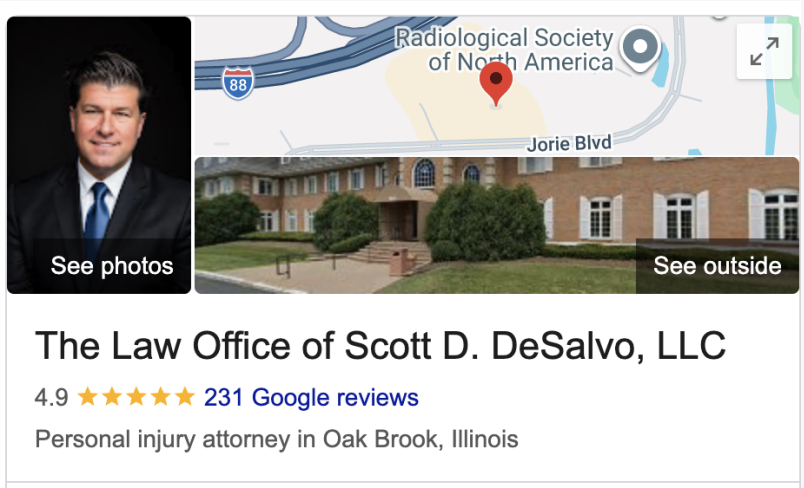
About Scott DeSalvo

Scott DeSalvo is a personal injury attorney with over 25 years of experience representing injury victims throughout the Chicago metropolitan area, including Oak Brook, Cicero, and surrounding communities. A graduate of the Trial Lawyers College, DeSalvo personally authors all client resources — including detailed guides, calculators, and educational materials available free at desalvolaw.com — with a commitment to helping injury victims understand their rights whether or not they choose to hire him. He was named Best Personal Injury Lawyer in Oak Brook 2026 by BusinessRate and has been selected by the American Institute of Personal Injury Attorneys as one of Illinois' 10 Best Attorneys for Client Satisfaction 2026.

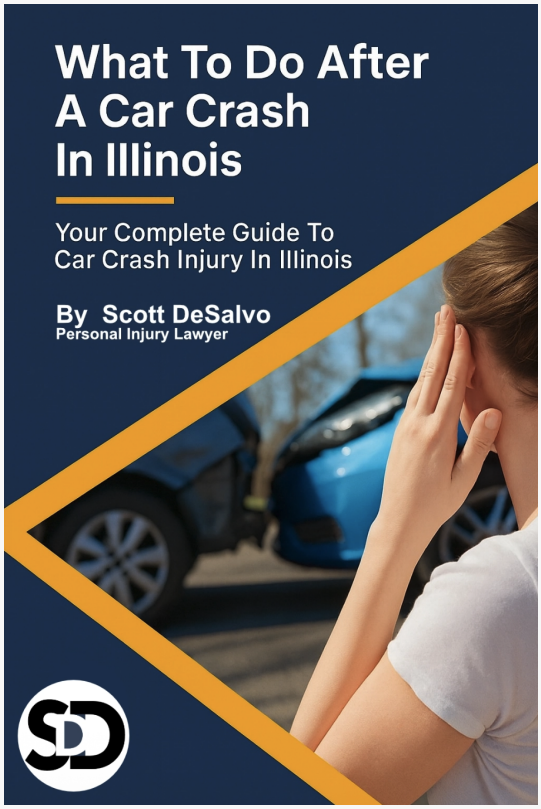
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