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# How Does a Personal Injury Claim Work?

Dear Clients,

Many of my clients have questions regarding their time line of their case. I hesitate to give a definite date because each and every case is very different from another. Some of my clients suffer from soft tissue injury and some clients suffer from broken bones, surgeries and near death hospitalizations. Every person is different and therefore, not all the time lines are the same for each of you. However, we have a timeline below to help guide and answer your questions. The claims process usually proceeds in predictable steps. Please go to our website for relevant forms. (<http://www.bonarlawgroup.com/CLIENTAREA.html>)

<b>1</b>	<b><u>INVESTIGATION:</u></b>		
	<ul style="list-style-type: none"> <li>Insurance company must determine, LIABILITY, COVERAGES, EXTENT OF INJURIES, POLICE REPORTS and NATURE &amp; EXTEND OF MEDICAL TREATMENTS. This can take anywhere from 3-8 weeks depending on how many parties are involved and their cooperation to the investigation and finally, the statements made. When conflicting stories are given, it makes the process harder.</li> <li>STATEMENTS:</li> <li>Take time to thoroughly investigate your claim by gathering evidence, establishing who's responsible for the accident. Please provide us with pictures of your car, injuries (bruises, cuts, surgery, marks and etc). You may email it to us.</li> <li>Contact your case manager here at the office and inform them of any changes or any updates regarding the repair of your vehicle and or health updates.</li> <li><b>Any out of pocket expenses and rental reimbursements, must be accompanied by a request.</b> Please go to our website for relevant forms. (<a href="http://www.bonarlawgroup.com/CLIENTAREA.html">http://www.bonarlawgroup.com/CLIENTAREA.html</a>)</li> </ul>		
	<b>Investigation</b> <b>3-8 weeks</b> Some may take longer due to conflicting stories.	<b>Treatments &amp; Gathering Claims</b> <b>2-5 months</b> (depending on each client's injury(ies) and hospitalization & therapy)	<b>Demands &amp; Settlement</b> <b>3-6 weeks</b>
<b>2</b>	<b><u>TREATMENTS &amp; SUBMIT BILLS:</u></b>		
	<ul style="list-style-type: none"> <li>Fax us or email us or send via mail ANY &amp; ALL BILLS YOU RECEIVE from Ambulance, Doctors Bills, Hospital Bills, X-ray Radiology Bills and any notices. If you have health insurance, please inform them of your health insurance, so that you will not be placed under collections. However, if you do not have health insurance, please inform them of our representation. They will have to wait in order to settle the bills, once we settle the case. In some cases, they DO NOT wait and we will have to devise a plan for reimbursement and or immediate payment.</li> <li>Please see your doctors and or your treatment providers. Please explain all your pains to your doctors and or medical providers, so that it can be recorded in writing. <b>Be patient. After your treatments, the doctors and or your treatment providers will take some time to send us records and bills. (4-8 weeks).</b></li> <li>During or shortly after your treatment, please fill out a injury questionnaire. (<a href="http://www.bonarlawgroup.com/CLIENTAREA.html">http://www.bonarlawgroup.com/CLIENTAREA.html</a>)</li> <li>Please inform us when you have been discharged by the doctor's office. We shall make a phone call and request for the records and bills.</li> </ul>		
<b>2A</b>	<b><u>WAGE LOSSES &amp; LIFE CHANGES:</u></b>		
	<ul style="list-style-type: none"> <li>It is extremely important that we know whether you missed days or weeks from work due to this accident. You may or may not be reimbursed for your wage loss, proving it will be key to our success.</li> <li><b>IMPORTANT!</b> - Wage loss is NOT directly reimbursed to you, but is used in further evaluating your</li> </ul>		

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	<p>claim as this is not an out of pocket expense. It is only an indicator of more damages, but is NOT reimbursed to you right away. This needs to be specially proven.</p> <ul style="list-style-type: none"> <li>• <b>We need to show proof of your injuries.</b> (see below #3) This can be in the form of a letter from your physician, describing your injuries and the extent to which they prevented you from working. We need to document that you received permission from the doctor for time off of work.</li> <li>• Documented proof of your missed time at work and subsequent lost wage total. In most situations, you'll need a letter from your employer, on company letterhead, confirming your lost wage amount. If the injury causes long-term ramifications, be sure to also document your lost-earning potential as well. You have the burden of proof for your wage loss claim and it needs to be based on past earning history that is verifiable.</li> </ul>	
<b>3</b>	<p><b><u>DEMANDS &amp; SETTLEMENT OR COURT:</u></b></p> <ul style="list-style-type: none"> <li>• Only after every specific detail and bills and records collected can a settlement be claimed. This also includes information such as medical records, bills from providers, and other records in relation to the injury sustained.</li> <li>• Please fill out a questionnaire regarding your injuries. This shall guide us with how this injury affected you. Please fill this out right after or before you get discharged from your treatments. You may download the forms from our website: (<a href="http://www.bonarlawgroup.com/CLIENTAREA.html">http://www.bonarlawgroup.com/CLIENTAREA.html</a>)</li> <li>• <b>We will take all your records, bills and reports and draft a demand letter to settle.</b></li> <li>• The insurance company will assess it, usually in the time frame of thirty business days. A few weeks after that are usually needed to negotiate the claim, and then a few more weeks added to that to settle the settlement papers and finalize the details. This, like aforementioned, can take anywhere between a few weeks to a few months. As each insurance company is different in their evaluation techniques and requirements. Some subpoena documents on their own and can delay settlement.</li> <li>• Again, if you have bills that were sent to you directly, please send it to us via email, fax or mail. We shall include it in our demand letter.</li> <li>• <b>SETTLEMENT:</b> Once we start negotiating for settlement, we will alert you via email or phone. You will be kept informed regarding the offers and arguments against you.</li> <li>• <b>COURT:</b> An option for clients that are unhappy or do not see an acceptable settlement is to go to court and file a lawsuit. This usually takes 12-18 months to resolve.</li> </ul>	
<p style="text-align: center;"><b>Investigation</b> <b>3-8 weeks</b></p> <p style="text-align: center;">Some may take longer due to conflicting stories.</p>	<p style="text-align: center;"><b>Treatments &amp; Gathering Claims</b> <b>2-5 months</b></p> <p style="text-align: center;">(depending on each client's injury(ies) and hospitalization &amp; therapy)</p>	<p style="text-align: center;"><b>Demands &amp; Settlement</b> <b>3-6 weeks</b></p>

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- Property Damage Explanation
- Explanation of Prop 213 Client
- Checklist for Client
- Diagram of Accident for Client
- HIPAA Form for BLG
- Wage Loss - for Client
- List of Doctors, bills and medical establishments seen
- Out of Pocket Expenses for Client to Tally
- Preparing for a Statement (Regular)
- QUESTIONAIRE: INJURIES & DESCRIPTION
- QUESTIONAIRE: SEVERE INJJURIES & SURGERY(ies)
- QUESTIONAIRE: Wage Loss Questionnaire