



## The Personal Injury Claims Process

*A Step-by-Step Walkthrough*

Phase	What Happens
<b>1. Free Consultation</b>	You meet with us to discuss the facts. We determine if you have a viable case.
<b>2. Investigation</b>	Our legal team gathers police reports, medical records, and witness statements to build a "theory of liability."
<b>3. Medical Treatment</b>	You focus on healing. We wait until you reach Maximum Medical Improvement (MMI) to ensure all future costs are accounted for.
<b>4. The Demand</b>	We send a "Demand Package" to the insurance company, outlining your injuries and requesting a specific settlement amount.
<b>5. Negotiation</b>	We negotiate with the insurance company. Most cases (approx. 95%) settle during this phase.
<b>6. Litigation (if needed)</b>	If the insurance company won't pay a fair amount, we will file a lawsuit. This involves "Discovery" (exchanging evidence) and potentially a trial.
<b>7. Settlement &amp; Recovery</b>	Once a deal is reached, liens are paid, legal fees are deducted, and you receive your compensation check.