LAW OFFICES OF DIANNE S SAWAYA LLC

PERSONAL INJURY TIMELINE

1
The client hires the Law Offices of Dianne Sawaya, LLC

2
We communicate with the insurance company & claims adjuster

3
Accident reports, photos & witness statements gathered (investigators hired as needed)

4
Medical providers confirmed with the client

5
Issues regarding insurance coverage, policy limits and benefits available are investigated

6
Firm evaluates client's coverage for benefits such as medical payments, uninsured and underinsured motorist coverage

7
Medicare & health insurance plans put on notice for potential reimbursement

8
Changes in law which may affect a client's case are constantly monitored by attorneys

9
Paralegals talk with the client (every 4 weeks) and health-care providers about condition & recovery

10
Client released from treatment after final visit with primary treating doctors

11
Paralegals obtain medical treatment records, medical billing, and lost wage information

12
All liens (health insurance, hospitals, medical providers) confirmed

13

Settlement demand package prepared and client advised about potential "value" of their claim

14

Demand letter & evidence sent to the claims adjuster

15

Attorney begins negotiations with the claims adjuster

16

Client accepts or rejects insurance company's final offer ***

***Lawsuit may be filed at this point if client rejects insurance company's top offer of settlement. If lawsuit is filed, lengthy litigation process begins and steps #17-22 will be delayed.

17

Liens & outstanding medical bills negotiated to increase client's net recovery

18

Settlement documents received, reviewed and sent to client for signature

19

Settlement documents returned to insurance carrier to process settlement check

20

Check from insurance company deposited into trust account

21

$100,000

Disbursement is prepared for client's review and signature, then client receives final settlement check