Car Crash Claim Timeline: From the Crash to Settlement

A car accident claim moves through stages that can take months or longer. The vehicle damage part often resolves within weeks, while the injury claim usually waits until medical treatment has run its course. An auto accident lawyer can explain where a claim sits in this sequence, though every claim is different.

The first hours and days

Getting medical care comes first, even if injuries seem minor at the scene, and the records made that day often become important evidence. Police usually write a crash report, and the report number is needed to request a copy. Most policies require prompt notice of a crash to the policyholder's own insurer, even when the other driver caused it. Photos of the vehicles, the scene and any visible injuries are easiest to take early, and dashcam files should be saved before they are overwritten.

Property damage and early contact

The vehicle is repaired or declared a total loss, and the insurer pays for repairs or the actual cash value. Some states allow a diminished value claim. An adjuster from the other driver's insurer may ask for a recorded statement or offer an early settlement. Many people consult a car accident attorney at this point, before a release is signed. A preservation letter can ask that video and event data recorder (EDR) data be kept.

The months of treatment

During treatment, the medical records and bills are collected, along with proof of lost wages. Many claims are not valued until the injured person reaches maximum medical improvement, the point when doctors can describe the long-term outlook. An auto accident attorney then sends the insurer a demand package containing the records and bills, along with a summary of damages. In some states, time-limited settlement demands must follow statutory rules.

Settling before treatment ends

Once a release is signed, the claim is usually over for good, including any future medical costs tied to the crash. When a doctor expects surgery or ongoing care, those future **car accident lawyer** costs are usually estimated before a demand goes out. The treating doctor's written opinion can document them, and in serious cases a life care plan may be prepared. An early settlement can leave those costs uncovered, while waiting too long risks missing the filing deadline.

Filing suit

The adjuster may accept, reject or counter the demand. If the claim does not resolve, the next step is usually a lawsuit, which must be filed before the statute of limitations expires. Every state sets its own deadline, and claims involving a government agency may require written notice much sooner. Discovery brings written interrogatories, document requests and depositions, and the defense may ask for an independent medical examination. Many courts require mediation before trial, and most cases settle rather than reach a verdict.

When the claim resolves

Settling a claim usually means signing a release. Before funds are paid out, liens from Medicare, Medicaid or health plans may need to be resolved, and in many states a settlement for a minor requires court approval. A caraccidentlawyers.wiki motor vehicle accident attorney should provide a written closing statement that shows the fee, the costs and the net recovery. This is general information and not legal advice, and no article can predict how long a claim will take.