

Shunneson Law Offices

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How Long Does a Car Accident Claim Take to Resolve?



For many injured people facing rising medical bills, damage to property, and lost wages as a result of a car accident (or other personal injury), resolving the case in an efficient, timely manner is of the utmost importance. Understandably, many people want to know how long it will take before their car accident case will resolve. Many people feel like this is a simple question that should have a simple answer. However, this is not a simple question for many reasons.

Whether your claim resolves quickly depends mostly on your medical history, the extent of your injuries, and the amount of medical “damages” (medical bills). Although some attorneys may disagree with me, it is my opinion that it is extremely unwise to attempt to settle a claim

until you are fully recovered from your injuries. If you are never going to make a full recovery, then you should wait until you are as recovered as you are ever going to get (in legalese this is known as [Maximum Medical Improvement](#)). After the full extent of your injuries are known, it is easier to analyze your case and prepare a settlement proposal to the car insurance companies.

Also, if you have a very serious injury, and very high medical bills, the insurance company may want to do their own investigation into the matter. This could include a request for examination by the insurance company's physicians, extensive medical history review to ensure you do not have any major pre-existing conditions, and an accident reconstruction performed by expert accident reconstructionists. This process could take a very long time indeed and, unfortunately, those with the most serious injuries are the hardest to resolve quickly.

Beware of any attorneys that tell you that they can get you money on the same day that you come in. These attorneys have almost certainly not taken the necessary time to analyze your case, review your medical records, and determine what your case is worth. I have heard horror stories where injured people who have had their limbs broken, or amputated, have accepted \$5,000 on a \$200,000 case. Even though you may feel tempted to take the money today, it will hurt you in the long run since it is unlikely the paltry amount the insurance company gave you will pay for even a fraction of your current, or future, medical costs. Remember "a man who is a master of patience is a master of everything else." – George Saville. At Shunneson Law Office, we typically discuss with our clients the settlement offer we are going to make to the car insurance companies and explain why we think the offer is reasonable. This is because if you settle, you will also be asked to sign a contractual Release where you will agree not to pursue the claim forever. This will **COMPLETELY BAR** you from suing the insurance company after accepting the settlement. At Shunneson Law I am devoted to demanding an at-fault party's insurance company cover injuries following accidents. Call (847) 693-9120 for more information.

-Drake Shunneson (copyright 2012)

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