The Timeline of a Car Accident Claim

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 treatment has run its course. A car accident lawyer can explain **car accident lawyers** where a particular claim stands, though every claim is different.

The first hours and days

Getting medical care comes first, even if injuries seem minor at the scene, and records from that first visit 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 recorded over.

Property damage and early contact

The car is either repaired or declared a total loss, and the insurer pays the repair cost or the actual cash value. Diminished value may be claimed in some states. An adjuster from the other driver's insurer may ask for a recorded statement or offer an early settlement. Many people talk with a car crash lawyer at this stage, before signing any release. 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. Claims are often not valued until the injured person reaches maximum medical improvement, the point when **car accident lawyer** doctors can describe the long-term outlook. A car crash attorney then sends the insurer a demand package with the medical records and bills plus a damages summary. Some states regulate time-limited settlement demands by statute.

Why timing matters for a settlement

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 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. Settling too early can leave those costs unpaid, while waiting too long risks missing the filing deadline.

Lawsuit and discovery

The adjuster may accept, reject or counter the demand. If negotiations stall, the next step is usually a lawsuit, which must be filed before the statute of limitations expires. Each state sets its own deadline, and claims against government agencies can 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 order mediation before trial, and most cases resolve by settlement rather than verdict.

Resolution and payment

A settlement usually requires a signed release. Before money is distributed, liens from health plans, Medicare or Medicaid may need to be resolved, and in many states a settlement for a minor requires court approval. A motor vehicle accident attorney should provide a written closing statement that shows the fee, the costs and the net recovery. This timeline is general information, not legal advice, and it cannot predict how long a particular claim will take.