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 treatment has run its course. A car accident attorney can explain where a given claim stands, although no two claims follow the same path.

The first 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 used to request a copy. Most auto policies require prompt notice 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 the repair cost or the actual cash *car accident attorney* 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 talk with a car crash lawyer at this stage, before a release is signed. A preservation letter can ask the other driver or nearby businesses to keep video and event data recorder (EDR) data.

Treatment and documentation

While treatment continues, medical records and bills are gathered, along with proof of lost wages. Many claims are not valued until the injured person reaches maximum medical improvement, meaning the point at which doctors can describe the long-term outlook. An auto accident attorney then sends the insurer a demand package with the medical records and bills plus a damages summary. 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 costs are usually estimated before a demand goes **car accident lawyer** out. A written opinion from the treating doctor 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 can run into 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 has to be filed before the statute of limitations runs. 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 resolve by settlement rather than verdict.

Resolution and payment

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