

CLAIM TIMELINE GUIDE

Our goal is to maximize your recovery based on the evidence under your policy. To achieve this, our primary focus is on building a strong case.

Below is a general claim timeline to help you better understand the process. This is not an exhaustive or step by step list, but merely a guide to help acquaint you with some of the processes we use.



CLAIM INVESTIGATION



We want to gather all of the available evidence so that we can make the strongest case for you. In most property damage cases, the strength of the evidence is the most important factor in a successful outcome. Where there is the right insurance policy coverage and the right type and extent of damage to the property, we are supremely confident that we will prevail.



Notice to carrier



Photo and other reports



Engineers or other experts if necessary



Meteorological reports



Document collection and review

- Policy review
- Prior communications
- Prior claim and repair history
- Carrier coverage position



Physical evidence collection and review

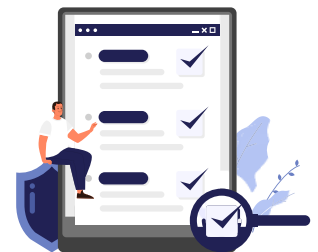
Scope

- Direct damage, collateral damage, and consequential damage
- Estimate
- Proper Repair Method (Specifications, statutes, codes, contracts)

This process can take 2 weeks - 2 months

CLAIM PRESENTATION & NEGOTIATION

After investigating the claim, reviewing the policy, and thoroughly examining the evidence, we will present the claim to the insurance company. At this stage it is important to ensure that we have met all of the post-loss conditions of your policy, so that the entire claim is not jeopardized on a technical issue. We will begin the settlement negotiations with a demand package featuring the strong evidence we have gathered.



- Demand Package
- Proof of Loss
- Critical dates outlined
- Inspections by carrier
- Examination Under Oath
- Civil Remedy Notice (If Applicable)

PRE-LITIGATION SETTLEMENT NEGOTIATIONS ONGOING

This process generally takes 3-6 weeks

CLAIM DISPUTE

If the insurance company is not willing to negotiate a fair settlement after receiving the claim, we will file a lawsuit to use the tools and leverage provided by the civil justice system. Litigation formally commences with the filing of a Complaint, the lawsuit document.



Lawsuit Filing

- Notice of Intent to Litigate
- Drafting Complaint
- Service of process
- Defenses/Motions
- Opposing counsel appearance and extensions
- Answer (insurance Company's Response to the Complaint)



Discovery

- Interrogatories (formal, written questions and answers regarding matters of fact)
- Depositions (formal taking and giving of sworn testimony from parties on both sides)

LITIGATION SETTLEMENT NEGOTIATIONS ONGOING

This process starts following a stalling of presuit negotiations

TRIAL

Pre-trial

Pretrial includes preparing for trial and responding to any motions relating to the trial process

- Set trial date
- Pretrial Motions

Trial

- Jury Selection
- Opening Statements
- Plaintiffs Case
- Defendants case
- Closings
- Verdict

Post-trial

Following the trial a judgment will be recorded. Either party has 30 days to appeal the judgement

CLAIM RESOLUTION

When a case is settled there are still several more steps before you receive your settlement proceeds



Closing Statement

At the culmination of every claim, we present the client with an itemized breakdown of the claim proceeds



Release

The insurance company will insist on a release of further liability

We carefully review the release to ensure that it is fair



Disbursement of Funds

Get your settlement payment to repair your property