

# Pre-Litigation Settlement Steps

## 1) Liability

The police report and witnesses will establish liability, which will ideally be in your favor. The at-fault-party's insurance will then review the facts and accept liability. This establishes who is responsible for your injuries. There may be more than one person responsible for your injuries and more than one insurance policy involved, including your own (don't be worried it's standard practice, we don't do anything that would have a negative impact on you). Once you hire us we handle the insurance companies and file the claim on your behalf. We are then assigned an insurance adjuster with a claim number for your case.

## 2) Medical Treatment

Our Patient Advocacy team will help guide you in your medical care and get you set up with treatment. Treatment is completely contingent on you and your injuries, which makes the timeline of healing extremely unique to each person. If you have soft tissue injuries it could be as little as six months, but broken bones and critical injuries could take a year or longer. This stage can't be rushed because it's based on your body healing.



**"We have open hearts ready to serve and make sure you get the justice you deserve."**

**-Jamie Kroon,  
Attorney at Law**



**MORA LAW**  
PERSONAL INJURY ATTORNEYS

## 3) Medical Bills & Records

Once you've completed your medical treatment then our office requests all your medical bills and records to build your demand package. Requesting medical bills and records can take as long as a month to receive. Remember, it's crucial you keep us aware of the medical providers you see. If you don't tell us about a provider that you saw during your treatment then Mora Law and the insurance adjuster will not be aware of the expense and it will not be included in your demand package. Not to worry, we do bi-weekly check in's so we are always up to date on you and your medical care.

## Contact Us

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 **[admin@moralaw.com](mailto:admin@moralaw.com)**

 **(254) 870-4800 call or text**

#### 4) Demand Prep

Now that we've compiled all your medical bills and records we can start reviewing them line by line and redacting any information that doesn't need to be there. This is an industry standard in the pre-litigation stage and it's 100% legal. This portion is time consuming because we comb through 100's of pages. Once redactions are completed, we use all your case information to craft a demand letter that guides the insurance adjuster on your post-accident journey of what you've had to go through because of the accident. Crafting the demand package is time consuming because of the amount of care we put in to it.

#### 5) Negotiation

Once the demand package is sent, the insurance adjuster has three weeks to review it, and on some occasions may ask for an extension. Adjusters have a long window for review because they have over 200 personal injury cases per adjuster. After review, then we receive an initial offer which is typically just a starting point for negotiations to begin. The timeline in this stage varies greatly.



**"We are here for you and there is a place for you. We choose to be different."**

**-Jamie Kroon,  
Attorney at Law**

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### 6) Settlement

After fighting long and hard with the insurance agency to get the right offer, then YOU give us the final word of acceptance not us as the law firm. Once you've signed paperwork accepting the offer then the insurance company mails the check to the law firm via snail mail which takes about three weeks to receive. Then the law firm deposits the funds into an escrow trust account for the funds to be cleared and finally a check is made out to you.

### 7) Litigation

If we receive insurance policy limits for your case, by law we cannot file suit because we have reached the maximum policy value. On the other hand, if do not receive policy limits on then this opens the door for filing suit. Litigation can take around 2 years and we, Mora Law, foot the upfront costs for your case. The settlement value for your case at this stage is not a number we can guarantee. Mutual trust is crucial in this stage.

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