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## AUTO ACCIDENT INJURY CARE

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*Chiropractic • Medical • Orthopedic*

### **Factors That Affect Personal Injury Claims**

First, note that you can shorten the amount of time to have your claim settled if you contact your auto insurance company as soon as possible after you are in a car accident. Your company will assign you a claims adjuster who will get the claims process moving.

Factors that the claims adjuster will review include:

- The police report (and whether you obtained a copy). The report will provide specific accident-related details, and will list the investigating officer's name and badge number. It is not uncommon for insurance company claims adjusters to contact investigating police officers to confirm statements that injured parties make on claims.
- Whether or not and/or how quickly you sought medical attention. Visit the emergency room or your physician as soon as possible after an accident. Even if you went to the ER, you still need to see an accident injury doctor who specializes in accident injury care. Often times, the person not at fault can receive care at no out of pocket expense.
- Whether or not injuries you suffered post an auto accident were pre-existing. If you had existing injuries or health conditions prior to the accident, ask your physician to take new x-rays or ultrasounds of those injured areas. Comparisons in the pre-accident scans and the post-accident scans can help to show that the accident did in fact cause additional damage to the area.
- DUI/DWI charges and other citations related to the accident.
- Statements that you make to other drivers or passengers after the accident. Keep in mind that although your emotions might be intense following a car accident, you should avoid making promises or statements of blame.
- Witness testimonies.
- Photographs taken of the accident scene.
- Records and documents that validate the number of days and wages you lost due to the accident.
- Personal injury limits written into your car accident policy.