

F. Lawrence Taylor, PLLC
TAYLOR LAW FIRM
ATTORNEYS AT LAW

1006 WEST MEEKER STREET
KENT, WA 98032

F. Lawrence Taylor, Jr.
Bonnie A. Favor
Bella Maslyak

TELEPHONE 425.235.0202
FAX 425.235.8073

Tax I.D. #20-5579513

Thank you for employing the Taylor Law Firm to represent you. We appreciate your confidence and it is our goal to provide quality legal services to resolve your claim.

It is important that you do not, under any circumstances, discuss this case with anyone other than the staff of this office. Please tell anyone who contacts you concerning the accident, to contact our office and do not discuss the details of this case with anyone other than the staff at this office.

It is vital that you are open and truthful with us. The attorney/client relationship is based on trust and by law all communications are confidential. You must feel free to tell us everything that relates to your claim, even if some of the information is sensitive or personal. We need your complete honesty so we can effectively represent your interests. Information that is kept from us may cause the loss of your claim.

No one can guarantee any specific outcome in any legal matter. Upon completion of our investigation, if we believe your claim has merit we will commit the time and resources of this firm to your claim.

In addition to our administrative fee, it will be necessary to incur costs in order to handle your claim. Additional costs may include the investigation, photographs, medical records, experts' reports and expenses associated with litigation, if applicable.

Since you may not know what to expect, we would like to provide you with some general information that may answer most commonly asked questions.

Initial Investigation and Property Damage

The investigation/property damage process may take 30-45 days, unless liability is an issue. No two claims are alike; in the event your claim requires additional investigation, we will contact you.

- It may be necessary for us to request a **police report** if available. The length of time to obtain the report depends on the police department. The insurance companies will frequently not make a decision as to liability until they have received a copy of the police report.
- Does your vehicle require **towing** or **storage**?
It is important to save all receipts. If your vehicle has been moved to a tow yard or storage facility, you will be responsible for all costs and removal. We may be able to assist you in recovery of your towing or storage costs through the at-fault insurance carrier. If the at-fault insurance carrier does not reimburse you for these

costs immediately, we will work with your own insurance carrier for reimbursement if you have this type of coverage.

- Do you need a **rental car** or are you entitled to **loss of use**?
If you have rental coverage through your insurance carrier, they may pay for a rental car during your vehicle's repair. If the insurance carrier determines your vehicle to be a total loss, they will only pay your rental charges through the date of the total loss determination. If you do not need a rental, you may be entitled to compensation, which is referred to as loss of use. If you do not have this type of coverage, we will work with the at-fault carrier for reimbursement.
- A **vehicle inspection** may be required. A drive-through or appraisal appointment may be scheduled to determine the value of your vehicle's damages. Payment for your damages may be determined at that point. In some cases, liability disputes may delay your property damage payment.

Medical Treatment and Coverage

If you were injured in the collision, it is advised that you seek treatment with a healthcare provider. It is important that you attend all of your appointments. Our office will contact you periodically to see how your treatment is progressing. Until your medical treatment is complete, we will be unable to finalize your claim. You must contact our office as soon as your course of treatment has been completed at which time we will mail you a **client treatment** and **background information form** for you to complete and return. Upon receipt, we will begin requesting all related billing and medical documentation.

Be sure to keep all medical appointments and obtain all medical treatment prescribed to you. This is necessary so that we can properly document the extent of your injuries for possible settlement.

You are ultimately responsible for paying your medical bills. However, if you had any of the following types of insurance benefits at the time of the collision, you may receive assistance in paying your bills:

- **PIP – Personal Injury Protection** (through your own personal auto insurance carrier).
- **Private Medical Insurance** (such as Aetna/Premera/Regence Blue Shield – usually offered through your or your spouse's employer)
- **DSHS/Medical Coupons**
- **Labor & Industries (Worker's Compensation)**

If medical payments are made on your behalf, these payments are subject to reimbursement at the time of settlement.

Once we receive all related billing and medical documentation we will then evaluate your claim. We will send our demand that outlines your injuries and treatment to the at-fault insurance company for their review. This begins the Negotiation process.

Negotiation Process

This process can take anywhere from a few weeks to several months. It is largely dependent upon the insurance adjuster's caseload and the complexity of your claim.

Compensation is dependent upon your injuries and your pain and suffering. There is no formula for determining the value of your claim. Once we receive a viable offer from the insurance carrier, we will contact you. We are able to settle most cases without filing a lawsuit. However, in the event that we are not able to obtain a fair settlement on your claim, we will be contacting you to discuss litigation.

Settlement

It is important for you to understand that it may take up to six weeks to receive your money after settlement has been reached. This is due to the insurance companies' processing and the finalization of documents.

We look forward to representing you in your claim and hope you find the information above helpful. We will contact you from time to time whenever we need additional information or to keep you advised as to the status of your claim. Therefore, it is important that you keep us informed of any changes in your contact information. You should also feel free to contact us any time you have questions. By working together with you, we will attempt to bring your claim to a successful resolution.

Very truly yours,

Taylor Law Firm