

The Steven Dhillon

Law
Firm

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The Personal Injury Process for

AUTO ACCIDENTS



WELCOME

Hello and Welcome! My name is Steven Dhillon and I specialize in representing individuals who have been injured in car, truck, bicycle and motorcycle accidents. I obtained my bachelor's degree from Pepperdine University, graduating cum laude. I then received my Master's degree in Business from the University of Iowa - Tippie School of Management and my law degree from the University Of Iowa College Of Law. I was fortunate enough to briefly study law as a visiting student at Pepperdine University School of Law.

Clients who have been injured in all types of auto accidents come to me in their time of most need. They are often uncertain as to how their claim will be handled, how their medical bills will be paid and how their pain and suffering will be compensated. Fortunately for all of my clients, I handle all aspects of their personal injury claim, from start to finish. My clients never have to go through a secretary or paralegal to reach me and never have to worry that their case is going to be passed on to someone else for handling. I pride myself on my accessibility and am available on weekends and after normal business hours.

My objective is to settle my clients' claims as quickly as possible and for the most amount of compensation they are entitled to. We only recommend settling a case when the compensation is fair and covers medical bills, lost wages, pain and suffering and future medical treatment, when necessary. At the same time, if the at-fault party or their insurance company refuses to respond reasonably, I will vigorously fight for my clients in court. Fortunately, filing a lawsuit is a very rare occurrence and if a lawsuit has to be filed, it often times settles well before trial.

I look forward to working with you and am confident you will be more than satisfied with the dedication, passion and personal attention that I will give to your case.

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The Personal Injury Process for **AUTO ACCIDENTS**

Over the last five years, there has been an average of more than 30,000 fatalities due to auto accidents annually, with more than ten million accidents involving cars. While a large portion of these accidents are “fender benders” that can be resolved with a quick visual inspection of the vehicles and a handshake agreement, many result in significant vehicle damage and personal injuries. These types of accidents often result in the filing of an insurance claim with the at-fault party’s insurance carrier and compensation for past and future medical bills, pain and suffering, and lost wages is typically sought by the injured victim.

The process for obtaining compensation for your injuries can be difficult, time-consuming and frustrating when an attorney is not representing you. You have essentially three options for seeking compensation for personal injuries after an accident: You can file a claim with the at-fault party’s insurance company and seek to settle your claim directly with the insurance adjuster, you can settle your claim directly with the at-fault party, or you can litigate your claim by bringing a personal injury lawsuit to the courts. Going down any of these routes without the assistance of a knowledgeable personal injury attorney could be detrimental to your success and hinder your ability to obtain the full value of your claim.



Police Report

Often times, a police report provides vital information needed to appropriately contact important parties to the accident. Unfortunately, a police report is not always taken after an accident, so it is very important that you call 911 following an accident to ensure an officer arrives at the scene. Depending on when and where the accident occurred, it can take anywhere from minutes to several hours before police can arrive at the scene.

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Once there, the police will do the following:

- Assess the physical scene, noting physical evidence such as tire tracks, debris, the physical and mental state of each driver, and any other details that seem pertinent.
- Interview each driver, asking for a detailed description of the events.
- Interview any witnesses to the accident that are on hand.
- Make a detailed record of the condition of each vehicle.
- Take all necessary information from each driver, including contact information, driver's license and insurance information.

The police report may be available within a few days, or may take a couple weeks to be ready, and can be picked up directly from the local police station, or requested by mail, usually for a small fee.

Claim

Your next step is usually to file a claim with the insurance company. The insurance companies will work to investigate the accident and determine who was at fault.

They will often assign very precise amounts of blame between the drivers – for example, the insurance company may conclude that the accident was 80% the fault of the other driver and 20% your fault.

Based on this conclusion, insurance companies will adjust their offer to you accordingly. For example, if the insurance company feels your claim is worth \$10,000.00, but find you to be 20% responsible, they will offer you \$8,000.00 to settle your claim. The claim process can often be very slow, as it is in the insurance company's interest to sit on their money for as long as possible to earn interest on that money before paying it out to the injured victim. A knowledgeable personal injury attorney knows how to expedite the process so that your claim is resolved as quickly as possible and cash is in your pocket sooner than later.



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Litigation

If you are unable to settle your claim, your next step will be to file a lawsuit against the at-fault party, not the insurance company. This can be a very lengthy, expensive and complicated process:



- **Consultation.** You will meet with an attorney to discuss your case and develop a strategy for the lawsuit, and your attorney will then file the civil complaint with the court.
- **Discovery.** The discovery process is a period of time when both sides investigate and collect information relevant to the case (such as medical records, depositions, witnesses, etc.). During this time, your attorney will be able to depose the other driver and collect additional information about them and the accident. At the same time, the attorney for the other side will be doing the same with you. The Discovery process can be very invasive, and is sometimes used to intimidate people either with the sheer volume of information sought or the personal and delicate nature of the information collected. A competent personal injury attorney will know how to shield you from the other side's attempt to obtain private and irrelevant information about you.
- **In Court.** Due to the large volume of court cases California courts experience every year, your court date will likely occur 18-24 months after the lawsuit is filed. The length of the actual courtroom process depends on how complex the case is – how many witnesses must be called, and how much information needs to be conveyed to a judge or jury. Typical auto accident cases last about 5-7 days, but additional or less time may be necessary depending on the complexity or simplicity of the case.

Mediation

Another option, if a proposed settlement from an insurance company is rejected, is to engage in mediation with the insurer and/or other driver. Mediation involves hiring a mutually acceptable professional who will listen to both sides of the dispute and guide both parties towards a mutually agreeable settlement. A mediator is not a judge and does not simply order a resolution. Rather, they help both parties find common ground and to identify aspects of the dispute where they share goals and could be reasonably expected to work together. Mediation can often be a much faster and more effective – not to mention cheaper and less stressful – strategy for settling disputes like personal injury claims stemming from auto accidents. Many insurance companies are happy to engage in mediation for these precise reasons.



The key to protecting yourself and your interests when involved in a car, trucking, motorcycle or bicycle accident that is not your fault is to ensure that all information is collected by the police, yourself and your attorney and that you have the advice and counsel of professionals before you agree to any kind of settlement, whether a private one between yourself and the other driver or an insurance company. While suffering injury as the result of an accident is bad enough, it is made much worse when you do not receive the compensation you deserve because of a failure to understand and follow the process. An injury attorney will make sure you receive maximum compensation for all of the injuries you sustained in the accident.

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