What Does a Car Accident Lawyer Actually Do for an Injury Claim?

Hiring a car accident lawyer is not simply about having someone send letters to an insurance company. A well-prepared injury claim can require investigation, insurance analysis, medical and financial documentation, communication with multiple parties, negotiation, and sometimes litigation.

John Forsythe represents people injured in motor vehicle collisions in Puyallup and surrounding Puget Sound communities. His practice emphasizes direct attorney involvement from the initial evaluation through insurance communications, demand preparation, negotiations, and litigation when necessary.

1. Learn What Happened and Understand the Client's Goals

The first step is understanding the collision and the person affected by it. That includes how the crash occurred, what injuries developed, what treatment has taken place, whether work has been affected, and what practical problems the injury has created.

This matters because two people with similar medical bills can have very different claims. One may recover quickly, while another may be unable to work, care for family members, drive, sleep comfortably, or return to normal activities for an extended period.

2. Investigate the Collision and Preserve Evidence

A lawyer can identify and organize evidence that may help establish how the crash occurred. Depending on the case, that can include photographs, videos, witness information, police reports, vehicle damage, roadway conditions, traffic controls, electronic information, and other records.

The firm's car accident FAQ specifically identifies photographs, witness statements, police reports, vehicle damage, medical documentation, insurance correspondence, and missed-work records as information that may be important to an injury claim.

Evidence does not remain available forever. Vehicles are repaired, businesses overwrite surveillance video, and witnesses may become harder to locate. Identifying important evidence early can reduce the risk that useful information disappears.

3. Review the Insurance Coverage

A car accident claim can involve more than the liability policy of the driver who caused the collision. Depending on the facts and the coverages purchased, issues may involve collision coverage, personal injury protection, uninsured/underinsured motorist coverage, health insurance, or other policies.

The Washington State Office of the Insurance Commissioner recommends that consumers understand their policy and claims process. Its auto insurance overview explains common types of coverage, while its claim-filing guidance outlines general policyholder responsibilities during a claim.

A lawyer Car accident lawyer can review the declarations pages and available policies, determine which carriers need notice, and identify potential limits or coverage disputes that could affect the claim.

4. Track Medical Treatment and Injury Documentation

The medical portion of a car accident claim is not just a collection of bills. Medical records can show when symptoms were reported, what diagnoses or findings were made, what treatment was recommended, how the patient responded, and whether restrictions or future care are expected.

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A lawyer can organize that record and look for gaps, inconsistencies, missing documents, or issues that may need clarification. The lawyer does not determine medical treatment; that remains between the patient and qualified health-care providers. The legal role is to understand and document the treatment as it relates to the claim.

5. Document Financial Losses

Economic losses may include medical expenses, lost income, certain out-of-pocket costs, and other losses that can be established under the facts and applicable law. Some claims involve straightforward wage loss. Others involve variable income, self-employment, reduced hours, work restrictions, or longer-term earning issues.

A lawyer can help identify the records needed to support those losses, such as pay statements, employer verification, tax documents, invoices, receipts, and medical restrictions.

6. Communicate With Insurance Companies

Once a lawyer represents an injured person on a claim, the lawyer can handle many of the communications related to liability, injuries, documentation, settlement discussions, and claim status.

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That does not mean the client stops participating. The client remains the source of important information about treatment, symptoms, work, and daily limitations. The difference is that insurance communications can be organized through the attorney handling the claim.

7. Evaluate Liability and Comparative Fault

When fault is disputed, the lawyer can compare the available evidence with Washington law. Under RCW 4.22.005, contributory fault attributed to a claimant proportionately reduces compensatory damages rather than automatically barring recovery.

A liability analysis may involve more than deciding which driver received a citation. It can require reviewing the physical evidence, statements, roadway layout, right-of-way issues, vehicle movement, and other circumstances surrounding the collision.

8. Evaluate the Full Scope of the Loss

A claim should not be reduced to a stack of medical bills. Depending on the circumstances, the analysis may also consider lost income, future medical needs, lasting limitations, and the effect of the injury on ordinary life.

At the same time, a lawyer should avoid promising a particular value before the facts are sufficiently developed. Claim evaluation depends on evidence, liability, medical recovery, available coverage, and other case-specific factors.

9. Prepare and Present the Claim

Once enough information is available, a lawyer may prepare a demand or other claim presentation that organizes the liability evidence, medical history, Car accident lawyer Puyallup financial losses, and broader impact of the collision. The purpose is to give the insurer a supported explanation of what happened and what losses are being claimed.

The timing of that presentation can matter. Resolving a claim too early may mean important medical or financial information is still unknown. Waiting unnecessarily can create other problems. A lawyer can evaluate when the record is developed enough to make an informed demand.

10. Negotiate and, When Necessary, Litigate

Many injury claims are resolved through negotiation, but not every dispute ends in settlement. If liability, damages, coverage, or the value of the claim cannot be resolved, litigation may become necessary.

Litigation can involve pleadings, written discovery, depositions, expert testimony, motions, mediation, and trial preparation. A lawyer who has been Puyallup car accident lawyer involved from the beginning already understands the evidence and history of the claim if the matter must move into court.

Direct Attorney Involvement Matters

John Forsythe's approach centers on clients knowing who is handling their case and being able to communicate directly with that attorney. He has approximately 15 years of legal experience, including prior defense-side experience that provides perspective into how injury claims may be evaluated and challenged.

You can review Campbell Barnett PLLC's car accident and personal injury services or request a case evaluation if you have questions about an injury claim in Puyallup or the surrounding area.

This article provides general information and is not legal advice. The work required in any particular car accident case depends on the facts, injuries, insurance policies, disputes, and procedural posture of that matter.