

F **INSURANCE** *Matters*

LAWYERS CAN DRAG IT OUT!!

It's true! At least the good ones do.

If you are injured in a car accident, retaining a lawyer to represent your interests can result in a longer period to resolve your case than if you choose to deal with ICBC on your own. You would think that if it were truly a good idea to hire a personal injury lawyer, he/she would speed up the process as opposed to slowing it down? After all isn't that what you are paying them for?

So why does it drag out if you hire a lawyer?

BC law entitles you to be compensated for whatever loss flows from your injury. This will typically include payment of your lost wages while laid up, the costs of medication/physiotherapy etc. as well as compensation for the injury. It can include a lot more.

Proper valuation of your claim requires a medical diagnosis of what your injury entails as well as a clear prognosis as to what the future holds for you. Only when you have that information is it possible to make an informed valuation of your loss. It may be that your injury will not resolve as initially expected or, that due to the nature and location of your fracture, you will be prone to the early onset of arthritis and a resulting permanent partial disability.

If this proves to be your prognosis, you are also entitled to be compensated for all of the future losses you will suffer when the arthritis sets in preventing you from such things as your ability to earn an income to support your family.

Nature will dictate the rate and timeline within which you will heal. We are all different. It is not uncommon to take 2 years or more before your doctor will be in a position to provide a clear prognosis of your future.

When you consider that ICBC requires you sign a full and final release of your claim in return for your settlement, it seems to make good sense that you know what your future holds before you sign off on it. Only nature and your doctor can answer that. A good personal injury lawyer will make sure that you consult both before he/she contemplates the resolution of your claim.

As the ICBC adjuster you will be dealing with represents the at fault driver, it is unlikely that he/she will give much thought about your future.*



BY MERV SADDEN

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