

CHAPTER 1

HANDLING THE CASE

1. CLIENT INTERVIEW

A. Interview

Much of the critical information regarding the facts of the incident may be obtained in the initial client interview. Your client's recollection may be at its best if the interview occurs shortly after the accident. Further information will need to be gathered subsequent to the interview.

At the initial interview, an information packet may be utilized to gather information and provide the ledgers for organizing the file. The following information packet consists of over 50 pages.

The first page is highlighted in bold where the client information may be taken by a trained legal assistant. The first five pages obtain the following information:

a) **Personal information**

- Name
- Address
- Telephone numbers at home and work
- Email address at home
- Family status and name of spouse
- Date of birth
- Social security number

b) **Client's insurance information**

- Tort Threshold Selection and Applicability
- PIP Carrier Information including Policy Number
- Adjuster phone and claim numbers and address
- UM and UIM coverage along with Liability Limits
- Deductible and Income Continuation Amounts
- Health Insurance Information including Policy Number

c) **Liability Insurance Information (Adverse Party)**

- Carrier's name, address, phone and fax numbers
- Adjuster phone and claim numbers and address
- Policy limits and Type of policy
- Insured name and policy number

d) **Checklist for Claim Initiation and Additional Information**

e) **Employment Information**

- Employer name and address
- Type of work, hours worked, weekly wages, overtime hours
- Dates out of work

Lost earnings
Temporary Disability and PIP benefits

f) Accident/Investigation Information

Date and Time of Accident
Day of Week
Location of Accident
Police Investigation
Photographs
Case Narrative
Assessment of Liability
Witness Potential Third Parties

g) Property Damage

h) Medical Information

Nature of Injuries
Emergency room and scene treatment
Primary Treating Physician
Other Physicians
Present Complaints
Consultations
PIP status

i) Prior Medical History

Illness
Injuries
Hospitalizations
Medical Tests (X-rays, MRIs, etc.)
Claims

The subsequent pages are utilized in most cases. They include:

1. Police Accident Report Code Sheet

This is utilized to review each accident report thoroughly. The codes will inform you of the police officer's assessment as to fault, road and weather conditions, injuries reported and handled, location of impact, etc.

2. Verbal Threshold Informative

A handout for clients to review explaining verbal threshold and its impact. Many clients do not fully comprehend the implications of verbal threshold until they select the threshold and are injured in an accident.

3. Unsatisfied Claim and Judgment Fund Information

A handout for clients to review explaining the Unclassified Claim and Judgment Fund.

4. Diary System Outline

A guide for clients to follow while trying to diary their injury. It helps to refresh client's recollection at a later date.