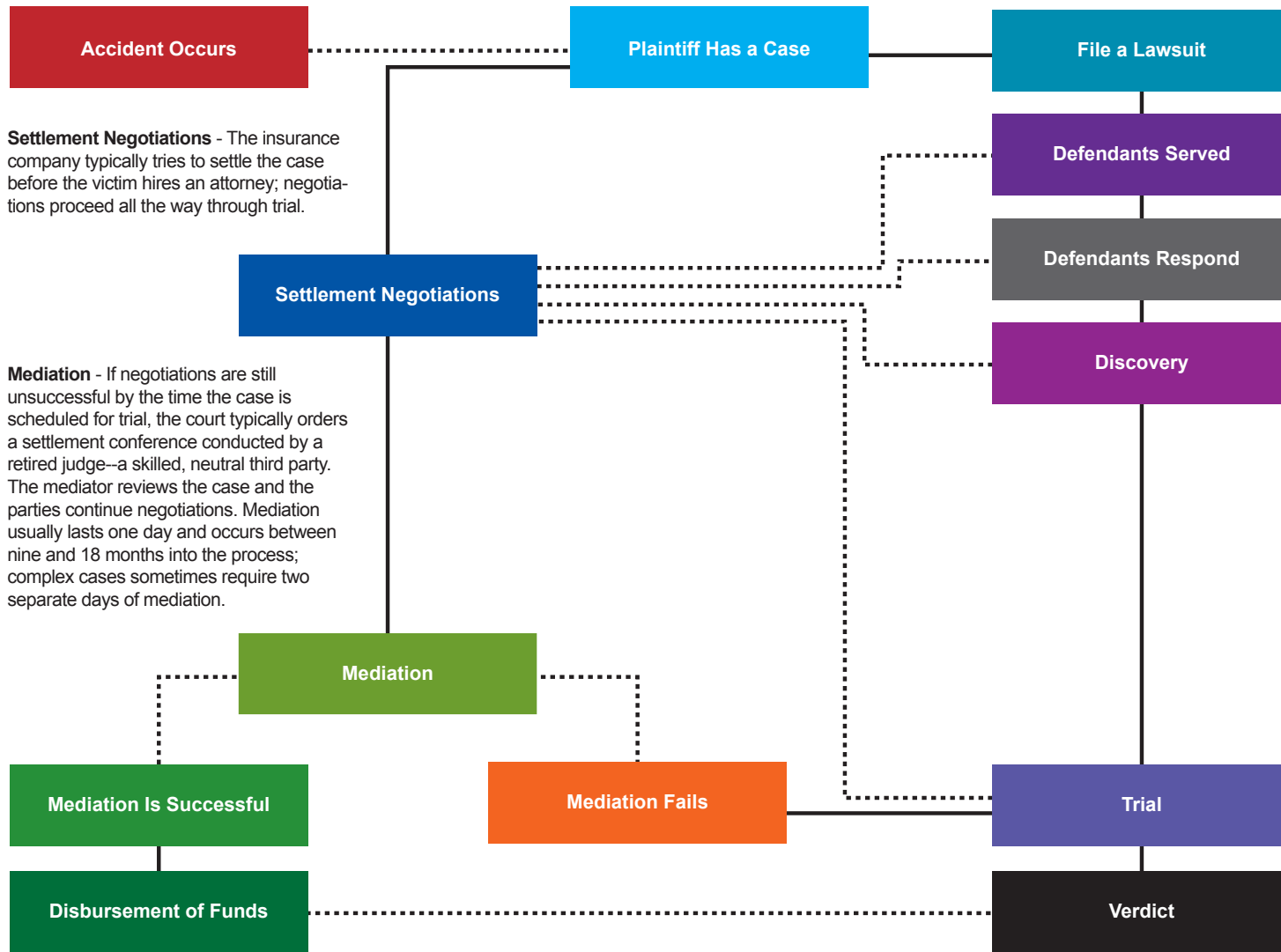


Flowchart of a Typical Personal Injury Lawsuit



Settlement Negotiations - The insurance company typically tries to settle the case before the victim hires an attorney; negotiations proceed all the way through trial.

Mediation - If negotiations are still unsuccessful by the time the case is scheduled for trial, the court typically orders a settlement conference conducted by a retired judge--a skilled, neutral third party. The mediator reviews the case and the parties continue negotiations. Mediation usually lasts one day and occurs between nine and 18 months into the process; complex cases sometimes require two separate days of mediation.

Disbursement of Recovery Funds - Any financial recoveries are typically disbursed to the victim within 30 days of a jury verdict or successful mediation.

Lawsuit Filed; Defendant(s) Served - The courts typically require papers get served on the defendants 30 - 60 days from the date when the lawsuit is filed.

Defendant(s) Respond - The defense has 30 additional days from date of service to file its response. It's common for defendants to ask for an additional 15-day grace period.

Discovery typically involves:
Written Questions - Questions are sent out by both parties within 60 days of the lawsuit. Each side gets assistance from its attorneys and typically has 35 days to respond.

Medical Examination - It's common for the defense to require the victim to be examined by one of its own doctors. An attorney should be present during these examinations.

Oral Depositions - Both sides ask questions of key persons in the case. Attorneys for the defendant(s) interview victims and witnesses, and the plaintiff's attorneys depose the defendant(s). Although a deposition is less formal than court testimony, a court reporter is present and statements made can be used at trial. Depositions require a great deal of preparation by both sides.

Trial - Trials usually take between four days & two weeks. Simple non-jury trials can take as little as one day, but complex cases can take as long as two months. Jury deliberations can take a few hours to several days.