

THE LAW OFFICES OF SUSANA RAGOS

Preparing for a Long Statement

Under Special Investigation

Your case has been labeled under **SPECIAL INVESTIGATION**, there are many reasons for this, most of the time, it is specially chosen amongst other cases to make sure there is no foul play or anything illegal. Your personal statement is needed, some statements last from 30 minutes to 1½ hours per person, sometimes, even longer! This all depends on whether or not you need an foreign language interpreter, how clear you speak and answer and how fast you are able to go through some of the questions. Some client’s get real nervous and wonder why they are being asked so many questions. This is because many insurance companies **HAVE** to be skeptical in order to see whether the accident really occurred and whether or not this is a fraudulent claim. **The questions below are for clients who have a IN PERSON STATEMENT that may be long and arduous.**

STATEMENT DETAILS: Date: _____ Time: _____ Where: 3250 Wilshire Blvd. #1900 Los Angeles, CA 90010 Corner of Wilshire & New Hampshire (by Vermont Street) Call us: (213) 386-8688 Insurance Co. will be asking questions: _____
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If you feel as if you may need a foreign language interpreter, please inform your case manager from the Law Offices of Susana Chung and we will do our best to provide you with one for your statement.

(1) PERSONAL INFORMATION:

- ☞ What is your full name.
 - ☞ Your Address, Date of Birth, Personal Information
 - ☞ Last known addresses in the last 5-8 years.
 - ☞ Your Driver’s License & Social Sec. # (bring your ID)
 - ☞ Who is your employer and what do you do for a living?
- #### (2) ACCIDENT FACTS/LOGISTICS:
- ☞ Date that the accident happened & time (am/pm)
 - ☞ Location of the accident (City & Street)
 - ☞ Direction & Street you were travelling (Southbound?)
 - ☞ Direction & Street the other driver was traveling (Northbound?)
 - ☞ Where you going? And Where where you coming from?
 - ☞ Did you have any passengers with you? How many?
 - If yes, please give names & how do you know them?
 - Did the other party have passengers? How many?

- ☞ Did the other car have passengers? How many?
- ☞ What did the other party look like? (physical description)
- ☞ What kind of vehicle was the other party driving?
- ☞ How fast were each of you travelling?
- ☞ Were you wearing your seatbelt? If not, why not?
- ☞ How did the accident occur?
- ☞ Did you hear any tires screeching or was there any road marks?
- ☞ What was the damages to your vehicle? Explain how you were hit or touched by the other vehicle.
- ☞ What was the damages on the others’ vehicle? Did you notice?
- ☞ Did you pull over? Where?
- ☞ What did the other party do? Did they stop for you? If not, what did you do?
- ☞ How did you exchange information? Or Where you able to get any information from the other party?
- ☞ Describe the physical attributes of the person who hit you? (Their race, height, man or woman, anything else special?)
- ☞ Did anyone admit to any fault? Or Any Wrong?
- ☞ Did anyone witness this accident? If so, names?
- ☞ Did you or the police get any of the witness’ information? ***

- If you DID call the police, did you use your cell phone? How did you report this? Did you report this right away?
 - If you did not report this to the police, why did you NOT call the police? (if you had a cell phone, why didn’t you call 911?)
- ☞ Were there any immediate fatal injuries? (Serious injuries, death and/or broken bones or emergency situations)
 - ☞ Were other people hurt? If so, state who was injured due to this accident. (your passengers, their passengers or bystanders). Explain how you were hurt and how they were hurt.
 - ☞ How many impacts did you feel? (**HITS/IMPACTS**)
 - ☞ Was the police or Highway Patrol called? What city?
 - Why did you not call the police after the accident?
 - If yes, who called and why?
 - ☞ Was a report filed with the police?
 - ☞ Did the police fill out any paperwork at the scene of the accident?
 - ☞ Did you tell the police that you were injured?
 - ☞ Have you received a copy of the police report, if there was one made?
 - ☞ Who do you feel is at fault and why?
- #### (3) IMMEDIATE INJURIES:
- ☞ Were there any medical emergency crew who arrived at the scene?
 - ☞ After the accident, were you able to drive your car?
 - ☞ What type of pains did you feel immediately after the accident?
 - ☞ If you felt any pain, did you go to the hospital, ER or family physician or any medical help immediately after the accident?
 - This is important, because some insurance companies are suspicious when you do not go to the doctor right away for your pain.
 - Some clients state that the pain started to appear when they went home & tried to go to sleep & their neck/back/
 - ☞ What type of pains did you feel immediately after the accident?

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☞ After the accident, did you arrive at your destination goal or go home? Where did you go? (to your destination, hospital, doctor or home?)

☞ Did you go to the hospital or doctor right after the accident?

- *If so, why? Where and when? Hospital Name?*
- *If you did not, why didn't you see a doctor if you are claiming that you were injured?*
- *How long did it take before you felt any pain?*

☞ Are you currently or have sought treatment for this accident? (Chiropractic Help, Physical Therapy or Hospital Emergency?)

- *If so, what is the name of the establishment? Where? Address? Phone #? Doctor's Name?*

(4) REFERRAL ** IMPORTANT!:

☞ When did you retain an attorney for this accident?

☞ **How did you hear about the Law Offices of Susana Chung?**

- ***This will be asked.*** Insurance company wants to make sure that each claimant brings a truthful claim that is not "made up" by a party.
- Insurance companies become very suspicious as to why you decided to hire an attorney. They do not like claimants hiring attorneys.
- They will also ask you "WHY" you chose to hire an attorney for this accident. Its OK to say "for compensation."

☞ **Who referred you to the Law Offices of S. Chung?**

- Advertisement in the **newspaper, internet, friend referral, co-worker referral or family referral is the best answer!**
- Most insurance companies do not like it when Insurance agents, agents or other professionals make a referral because they think it is a conspiracy.

(5) TREATMENTS ** IMPORTANT!:

☞ **Who referred you to the chiropractor?**

- Attorney Referred, Advertisement in the newspaper, internet, friend referral, co-worker referral or family referral is the best answer!

☞ How often did you visit the doctor? (how many times a week?)

☞ How often did you get to see the actual doctor?

☞ What is the doctor's name?

☞ Did the doctor ever tell you what injuries you suffered from?

If so, state what his diagnosis & opinion.

☞ From a scale from **0-10** (0 = no pain, 5 = moderate pain, 10 = extreme pain, which requires hospitalization) how much pain were you experiencing?

- **Be realistic with these numbers.** Do not say that you have a 10, when you did not suffer any broken bones, lacerations or severe injuries. *

☞ How long was each doctor's visit? (minutes/hours)

☞ When you were at the doctor's office, what did the doctor do with you and what did his/her assistants do for you?

☞ Your visits consisted of what kind of treatments? (*hot/cold packs, electro muscle stimulation, bone cracking to align your neck and back, muscle manipulation, massage, back roller etc...*)

☞ Did the doctor recommend any exercise programs or other therapy for your injuries? Did you do them?

☞ When you went into the doctor's office, did they have a sign in sheet? Did you sign in? Did you have to make an appointment for this?

☞ Did the doctor ever make you sign sheets for several times for treatments you did not receive?

☞ After your weekly or daily treatments, did the doctor make you sign any documents to show what he did for you during the day?

☞ What other physical activities do you do? (*basketball, gym, swimming, etc...*) Where do you play or perform these activities? Has this accident affected those activities? HOW? & WHY?

- If you go to the GYM, they will want to know which GYM and where and MAY BE able to get your gym attendance records. **

- Be careful about this question, if you are claiming to be injured, please do not say that you went to play basketball or football or lift weights. This destroys your credibility.

☞ **Did you have to pay for these treatments?**

- "No, chiropractors work on a lien basis. They only get paid if I get any compensation."

☞ How are you feeling now?

☞ Did you miss any days of work due to this accident? If so, how many days and what were your employer's thoughts.

- *Can you provide proof from your employer for the days you missed work? Ask your case manager for **Loss of Wage Verification Form** (downloadable on our web site).*

☞ Describe your daily routine activity at work? Does your work require a lot of physical activities? How are you affected?

- They want to see if your work can possibly be the cause of your injuries.

☞ Have you had any past Workers Compensation Claims against an employer or previous employer? (WHEN)

☞ Have you ever been convicted of any crimes? (Misdemeanors or Felonies) – When? What was the crime? **

☞ Have you ever been into any accidents before? (as a driver, as a passenger or any workman's compensation claims?)

- *If so, state WHEN (Month & Year)- what happened? Did you claim? Physical Injuries?*
- *This is important because they **USUALLY** know already IF you have been into an accident before, they are seeing if you will state the truth. This can be a trick question because they are trying to trap you.*

☞ The day after the accident, what did you do?

- *Some adjusters want to see whether you stayed home for work or school, whether you went straight back to work or if you went to the doctor.*

☞ Do you have anything else important you think you may want to add to your statement?

- *Here, if the other party admitted to fault or corroborating witness' statements, please state what was said and done.*
- *You can also add what the other party said that was not asked.*
- *This is your chance to say or add important facts that were not asked of you.*

** Watch for credibility issues!