



Personal Injury Claims Management, a Partnership

Michigan No-Fault provides generous benefits that must be managed with claims and legal expertise in order to promptly compensate “reasonable and necessary” expenses. At the same time, effective claim management must also be equipped to address claims that are misrepresented, inflated or frivolous.

Michigan No-Fault Benefits:

- Lifetime medical (*Lifetime Attendant Care*)
- 3 year Replacement Services (*3 year wage replacement*)
- Survivor Loss/Funeral Expense

While it is our practice to promptly investigate and pay legitimate Michigan No-Fault claims within the 30 day statutory period, we understand the critical importance of aggressively investigating suspicious claims while supporting our position with strong medical expertise and the guidance of legal experts to avoid expensive consequences. Claimants who prevail in a lawsuit may recover some or all of the denied benefits and may be entitled to 12% penalty interest. Also, a claimant may recover attorney fees if the denial of benefits is found unreasonable; these amounts often exceed the amount of benefits awarded.

Claims Management Strategies:

- Thoroughly Investigate and analyze the loss event
- Coverage determination including an order of priority investigation to determine if there is an insured auto in the home of a claimant claiming to be uninsured
- Claim evaluation for fraud indicators
- Medical bill review including R&C, Professional Review, and access to multiple PPO networks assuring maximum accuracy and savings
- Utilization of IME physicians in the appropriate specialty who are board certified and maintain a majority of their work treating patients
- Efficient use of internal and external investigation resources where appropriate
- Collaboration with our clients and counsel regarding local trends, expertise and risk analysis

Legal Services Include:

- Skilled and respected litigators experienced in Michigan No-Fault
- Establish straightforward and honest goals and expectations
- Coordination with claims personnel pre-suit where appropriate to ensure sound claim decisions in complicated areas including coordination of benefits, coverage denials and selection of experts
- Committed to negotiating a fair settlement with recommendation to proceed to trial when necessary
- Early evaluation of merits to avoid unnecessary legal expense
- Access to cutting edge technology for case presentation:
 - Accident reconstruction
 - Vocational rehabilitation
 - Product engineering and testing
 - Medicine and medical care