



BRAIN
INJURY
LAW
OF SEATTLE



Understanding Insurance Company Settlements After An Injury:

*A Post-Accident Checklist
and Documentation Guide*



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How to Use this *Guide*

This guide is designed to help you navigate insurance company settlements after an injury — especially when symptoms are hard to explain or still unfolding. You'll find a post-accident checklist, documentation tools, and prompts to help you track symptoms and daily life impacts in a clear, simple way. Use it in the order that feels most manageable, and take it one step at a time.

Questions this *resource will answer...*

What Insurance Companies Look For After an Injury	4
Common Pitfalls and Misunderstandings in Insurance Company Settlements	9
What Helps Your Case Stay Clear and Consistent	12
Post-Accident Clarity Checklist	13
Why Brain Injuries Can Be Misunderstood	18
Insurance Company Settlements: What to Know Before Making a Decision	20

If You're Reading this, *Something Has Changed*

If you're here, something in your life likely shifted, maybe a car accident, a fall, or a workplace injury.

At first, most people focus on the obvious injuries like neck or back pain, broken bones, and bruising. But in the days that follow, other changes can surface: headaches, trouble concentrating, irritability that doesn't feel like you or a sense that your mind isn't working the way it used to. You just know something feels off, and at the same time, life doesn't pause.

There are appointments, work, family routines, insurance forms, and calls you never expected to make. You may find yourself having deeply personal conversations with your spouse, your employer, or even an attorney — trying to explain changes that are hard to put into words.

We've walked alongside parents who feel more short-tempered than before, professionals who find meetings take more effort, and spouses who notice subtle personality changes. People who look fine on the outside but feel completely different inside. Members of our team have experienced serious injuries within their own families. We understand how quickly the ground can feel unsteady.

This guide is here to help you feel more grounded, understand what insurance decisions tend to rely on, and know what to pay attention to next. You're not expected to navigate it perfectly.

Let's take this one step at a time.

Scott Blair

Managing Partner, Trial Attorney



What Insurance Companies *Look For After an Injury*

Insurance decisions are based primarily on documentation. They rely on what is written in medical records, how consistently symptoms are reported, and whether testing supports those reports. They rely on timelines, follow-up care, and how clearly the impact on daily life is reflected in the record.

The road to restoring health can be winding, and the documentation needed for a settlement from an insurance company to ensure you're taken care of financially through it all is often complicated.

Documentation Over Emotion

Insurance decisions rely heavily on documentation requiring clear and consistent medical evidence. Because insurance decisions rely heavily on documentation, what is written in your medical records becomes extremely important.

Diagnosis often requires gathering detailed information, including your personal and medical history, any testing, such as neurological testing, cognitive exams, and imaging like CT scans or MRIs. In some cases, testing is repeated over time to compare results and track changes.

With brain injuries, not all injuries are visible, and symptoms themselves often become central to understanding the injury's scope. Clear, consistent documentation helps ensure that what you are experiencing is reflected accurately.

Consistency Over Time

Insurance companies also look closely at timelines. Delays between the accident and medical treatment can raise questions during the evaluation process. This is why follow-up care and ongoing documentation are important.

Brain injuries, for example, rarely follow a straight line. Symptoms can appear immediately after an accident, or they may surface hours, days, or even weeks later. It is common for symptoms after an accident to ebb and flow, intrude and recede, and feel intermittent over time.

Because of this,

What matters is not a single appointment or a single report.

What matters is the pattern.

Insurance evaluations often rely on whether symptoms are documented consistently from visit to visit. Are headaches still being reported weeks later? Is difficulty concentrating mentioned more than once? Do medical records reflect ongoing fatigue, irritability, memory concerns, or changes in mood?

Consistency does not mean that symptoms must be identical every day. It means that the record shows a pattern. And patterns matter.

Medical Records and Testing

Insurance company settlements are built largely on medical documentation.

When an injury involves the brain, that documentation becomes especially important. Unlike a broken bone that appears clearly on an X-ray, brain injuries are often more complex. Symptoms may not be immediately obvious. Imaging can sometimes appear normal. Recovery can take time to understand.

Because of this, medical records carry significant weight in how a claim is evaluated.

Insurance evaluations tend to rely on:

- Physician notes
- Imaging findings
- Specialist evaluations
- Emergency room documentation
- Therapy and rehabilitation records
- Recommendations for ongoing care
- Neurological and cognitive exam results

If symptoms are subtle or evolving, follow-up appointments often matter just as much as the initial visit.

Medical records do not capture everything you feel. But they do form the foundation of how insurance company settlements are evaluated.

Clear *Timelines*

In insurance company settlements, timing matters. Symptoms can appear immediately after an accident, or they may develop hours, days, or even weeks later. Because of this, insurance evaluations often look closely at the sequence of events.

- When did the accident occur?
- When was medical care sought?
- When were symptoms first noticed?
- How did symptoms progress over time?

Delays in diagnosis or treatment do not mean an injury is not real. But clear documentation of accident reports, medical visit dates, testing, and notes about symptoms shows how the injury unfolded over time. Consistency tells part of the story. Timing completes it.

Impacts on *Work and Daily Life*

Many injuries — even mild ones — can disrupt routines in ways that are difficult to see from the outside. You may still look fine.

Some people notice they are missing more work than usual. Meetings may take more concentration. Tasks that once felt automatic may require more time. You may forget conversations, struggle to find words, or feel mentally fatigued by midday.

At home, the changes can be just as significant. Sleep may be disrupted. Irritability may surface more quickly. You may avoid social situations that once felt easy. Hobbies and routines that were part of daily life may feel harder to maintain.



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Because some injuries, like brain injuries, are often invisible, these daily disruptions can be overlooked unless they are documented.

Insurance evaluations often look at:

- Missed work or reduced earning capacity
- Changes in job performance
- A log of symptom frequency, duration, and severity
- Patterns of memory loss, confusion, slowed thinking, or concentration difficulties
- Emotional or behavioral changes
- Limitations in normal activities

These impacts do not need to be dramatic to matter. Small, repeated disruptions can paint a meaningful picture over time.

Follow-Up Care

Injuries are rarely defined in a single appointment. Because of this, follow-up care plays an important role. Recovery may involve medications, cognitive or psychological therapy, physical therapy, speech therapy, occupational therapy, or rehabilitation services. It can take time for the full scope of an injury to become clear. That is why staying engaged in follow-up care matters.

Repeated visits, updated evaluations, and ongoing documentation help create a clearer record of how the injury evolved. They also help ensure that decisions about insurance company settlements reflect the full course of recovery — not just the first few weeks.



Common Pitfalls & Misunderstandings in *Insurance Company Settlements*

When people begin navigating insurance company settlements after an injury, many of the challenges they face are not about conflict — they are about misunderstanding.

Injuries can be medically complex, and insurance evaluations rely heavily on documentation. When those two systems intersect, confusion is common.

Here are some of the misunderstandings we have seen in working with clients and navigating insurance claims.



“If the scan is normal, the injury must not be serious.”

Unlike a broken bone, some injuries do not appear on CT scans or MRIs, especially in cases involving concussions or mild traumatic brain injuries.

That does not mean symptoms are not real.

Insurance evaluations rely on what is documented in medical records. When imaging is normal, ongoing symptom documentation, specialist evaluations, and follow-up care become even more important in helping others understand the scope of the injury.

“If symptoms didn’t appear right away, they won’t matter.”

When we are talking about symptoms, every injury is unique. For example, headaches, cognitive changes, emotional shifts, and fatigue may develop days or weeks after an accident.

“Mild means minor”

Even injuries labeled as mild can disrupt work, relationships, libido, sleep, concentration, & emotional regulation. Insurance company settlements are evaluated not only on diagnosis, but also on documented impact. When daily life disruptions are not recorded, they can be overlooked.

“My medical records will speak for themselves”

Medical records are central to insurance company settlements. But doctors can only document what they are told and what they observe.

If symptoms are not mentioned during an appointment, they may not appear in the record. If the impact of daily life is not described, it may not be reflected.

Keeping your own notes and sharing those with your care team can help ensure that your experience is accurately captured over time.

Why This Matters

Most misunderstandings in insurance company settlements are not about dishonesty. They are about incomplete information.

When documentation is thorough, timelines are clear, and impact is consistently recorded, evaluations are more likely to reflect what is actually happening.

Our team offers a free consultation where we can review your case, answer questions and help to ensure a brain injury is not being overlooked. Use this quick assessment to determine if your symptoms may justify a legal review of your situation.

[SCHEDULE A FREE CONSULTATION](#)



What Helps Your Case Stay *Clear and Consistent*

By now, you understand that insurance company settlements rely heavily on documentation, timelines, and consistency. The good news is this: you do not need to do everything perfectly. Clarity comes from steady, simple practices over time.

Here are a few things that help keep your case clear and consistent.

Post-Accident Checklist

A simple guide to help you stay organized after an injury. (You do not need to complete this all at once. Use it as a reference as your recovery unfolds).

Seek Medical Care and Stay Engaged in It

Seek a medical evaluation after the accident, even if injuries seem minor. Attend all of your recommended appointments. Follow up if symptoms continue or change. Ongoing care creates a clearer picture of how the injury evolves.

- ☐ Tell your provider exactly how the injury occurred
- ☐ Mention any changes in thinking, memory, mood, sleep, or energy
- ☐ Request copies of visit summaries or after-visit notes

Keep a Simple Timeline

- | | |
|---|---|
| ☐ Date of the accident | ☐ Referrals to specialists |
| ☐ When symptoms first appeared | ☐ Diagnostic testing dates |
| ☐ Dates of medical visits | ☐ Changes in treatment |

A clear timeline helps show how recovery unfolds over time.

Follow-Up Care

- | | |
|---|---|
| ☐ Attend recommended follow-up appointments | ☐ Report new or worsening symptoms |
| ☐ Ask questions if something does not feel right | ☐ Complete prescribed therapy |

A clear timeline helps show how recovery unfolds over time.

Report Symptoms Honestly and Specifically

Even subtle changes matter. Headaches. Brain fog. Fatigue. Irritability. Sleep disruption. Difficulty concentrating. If it's happening, mention it. Medical records reflect what is communicated. Many symptoms are not always obvious right away.



If you are experiencing any of the symptoms above or those outlined in our [A-to-Z Brain Injury Guide](#) it may be worth having a conversation.

Our team offers a free consultation where we can review your case, answer questions and help to ensure a brain injury is not being overlooked.

[SCHEDULE A FREE CONSULTATION](#)

Keep Track of Patterns

Symptoms may ebb and flow. Noting when they occur, how long they last, and how severe they feel helps show progression over time.

Document Changes in Work and Daily Life

Missed hours. Reduced productivity. Struggling to complete routine tasks. Changes in mood or energy. These real-life impacts help connect the diagnosis to daily functioning. Make sure to document the following:



Work impact:

- ☐ Difficulty concentrating or multitasking
- ☐ Hours or days missed
- ☐ Increased mistakes or slowed performance
- ☐ Reduced responsibilities
- ☐ Changes in role or accommodations

Impact on Daily Life:

- ☐ Difficulty completing routine tasks
- ☐ Changes in energy levels
- ☐ Withdrawal from hobbies or social activities
- ☐ Emotional changes noticed by family
- ☐ Difficulty driving or navigating familiar places
- ☐ Increased frustration or anxiety

Maintain Organized Records

Accident reports. Appointment dates. Test results. Therapy notes. Communication related to the claim. Keeping these materials together will prevent confusion later:

- ☐ Therapy or rehabilitation notes
- ☐ Accident report
- ☐ Bills and receipts related to treatment
- ☐ Medical records and test results
- ☐ Communication with insurance representatives

Keep these in one place — digitally or in a folder — so they are easy to access if needed.

Use this quick assessment to determine if your symptoms may justify a legal review of your situation.

SCHEDULE A FREE CONSULTATION

Allow Time for the *Full Picture to Emerge*

Many injuries, like brain injuries, are rarely defined in the first few weeks. Diagnosis, treatment, and long-term impact often become clearer with time. Staying consistent during that process helps ensure evaluations reflect the whole story.

You do not need to anticipate every question.

You simply need to document what is happening — steadily and truthfully.

Tools For *Documentation*

Do not just rely on your memory or someone else's memory to document your injury, symptoms and recovery journey. Put together a plan that works for you for documenting and staying organized. Here are a few ideas to help you get started:



Notebook or journal

Keep a dedicated place to record symptoms, appointments, & changes in daily life.



Notes app on your phone

Quick entries throughout the day when symptoms occur.



Calendar (digital or paper)

Track appointments, missed work, and symptom patterns.



Voice memos

Helpful if writing feels difficult; record short updates about how you're feeling.



Symptom tracking apps

Basic health tracking apps can log headaches, sleep, mood, or pain levels.



Physical or digital folder

Store accident reports, medical records, test results, and bills together.



Email folder

Save all insurance and medical communication in one organized place.

A Gentle *Reminder*

You do not need to anticipate every possibility. You do not need to prove anything on your own. You simply need to document what is happening — steadily and honestly — as you recover.





Why *Brain Injuries* Can Be Misunderstood

Brain Injury 101:

The Causes, Symptoms, & Treatments in TBI Settlements

Brain injuries come in many forms. They have varied causes, and they have symptoms that run the gamut from physical to emotional to behavioral. The duration of those symptoms and the time it will take to recover depends on a wide range of factors.

No two brain injuries will play out the same — one brain injury may be less severe, and the symptoms and their impact on life are temporary, but another could be much more severe and impose major changes to your life, relationships, career, and finances.

The Most Common Cause of *Brain Injuries*

Some of the more obvious causes of brain injuries include:

- Falls
- Auto accidents
- Recreational accidents, often from football or other similar contact sports
- Medical negligence
- Assault and other kinds of perpetuated violence

Brain Injury *Symptoms*

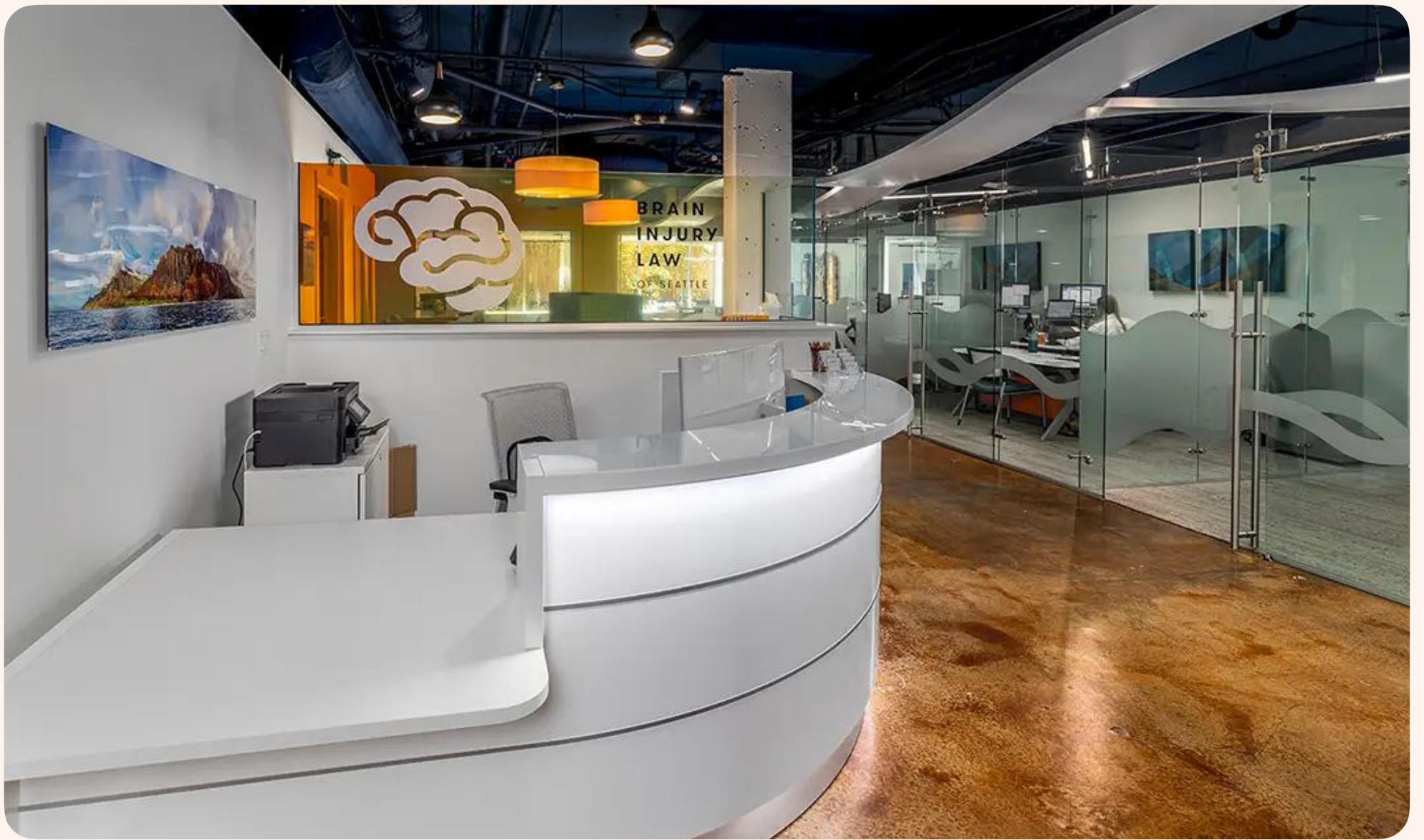
After an accident, symptoms may not seem connected to a brain injury. But brain injuries are often the “invisible injury,” and for far too long, their true impact has been underestimated.

That’s exactly why our team focuses on brain injury cases. These injuries are complex. The symptoms can be physical, cognitive, emotional, or behavioral — and it’s not uncommon for them to be misunderstood or dismissed.

Symptoms after an accident or injury may include:

- Dizziness, headaches, seizures
- Sleeping too much or too little
- Fatigue, difficulty concentrating
- Balance problems
- Loss or changes in libido
- Changes to vision, hearing or light sensitivity
- Memory loss, confusion or slowed thinking
- Uncharacteristic personality changes
- Mood swings, including both impulsivity and depression

If you find yourself thinking, “I feel like my brain isn’t working properly” you are not alone.



Insurance Company Settlements: What to Know Before Making a Decision

Understanding the tactics big insurance companies sometimes use is critical, but knowing your rights and what to do is even more important. An experienced attorney can help you verify whether an offer from a big insurance company is valid and fair or if the insurance company is operating in bad faith.

Pressure to Decide Quickly Can Happen - Don't Rush

Insurance decisions rely heavily on documentation requiring clear and consistent medical evidence. Because insurance decisions rely heavily on documentation, what is written in your medical records becomes extremely important.

Diagnosis often requires gathering detailed information, including your personal and medical history, any testing, such as neurological testing, cognitive exams, and imaging like CT scans or MRIs. In some cases, testing is repeated over time to compare results and track changes.

With brain injuries, not all injuries are visible, and symptoms themselves often become central to understanding the injury's scope. Clear, consistent documentation helps ensure that what you are experiencing is reflected accurately.



Know Your Rights to *Compensation & To Negotiate*

Insurance companies are legally required to act in good faith, they must be honest and fair in their evaluation of each claim and provide clear reasoning for their decisions.

At the same time, early settlement offers are sometimes made before the full scope of an injury is clear. In the weeks following an accident, symptoms, testing, and long-term impact or medical needs may not be clear.

An initial settlement offer is not always final — you have the right to ask questions, negotiate, and consider if the offer reflects the full picture of your recovery journey.

You also have the right to counter any proposals and to discuss terms to reach a fair agreement, the best possible outcome for your case.

Documentation Shapes How Claims Are Evaluated

Insurance companies rely on medical records, timelines, and documented impact. If symptoms are not recorded consistently, they may not be reflected in the evaluation.

Coverage Language Can Be Complex

Insurance policies contain specific terms and limitations. If something feels unclear, asking questions or having it reviewed can help avoid misunderstandings.

Additional Information Is Often Requested

It is common for insurance companies to request documentation, clarification, or recorded statements. Staying organized helps the process move more smoothly.

Confirming the Statute of Limitations

It is important to know the statute of limitations for your type of claim, which is the legal deadline to file a case.

In Washington State, the statute is typically 3 years from the date of the injury. Typically, the clock begins on the date your accident occurred.

No Two Stories Are The Same — *Preparation Matters*

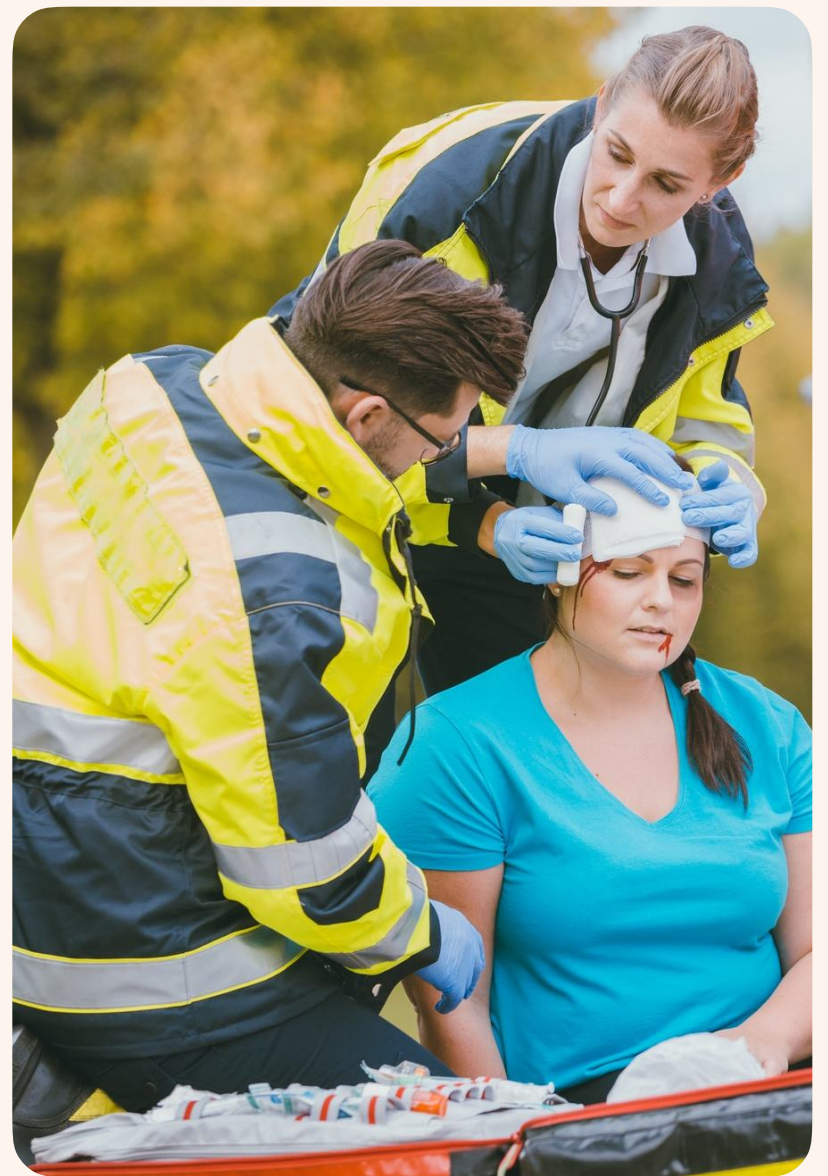
Most injury claims, including brain injury settlements and similar insurance company settlements, are resolved without going to trial. At the same time, outcomes are not guaranteed. That is why preparation matters. If additional legal steps are necessary, you are not starting at zero.

Every case unfolds differently. For example, some may require documentation from advanced technology, like [specialized imaging](#). One of our clients, [Dan](#), needed neurorehabilitation and the neuropsychological testing he completed helped show the extent of his injury.

In [Lena's story](#), expert analysis, witness interviews & strong documentation shaped the case.

What both experiences share is that clear documentation mattered.

These are more than cases. They are real stories of people navigating recovery & uncertainty. [Read more injury stories](#) to see how each path is different.



Claim Decisions May Be Based on *Technical Details*

Missed deadlines, incomplete paperwork, or unclear documentation can affect how a claim is handled. Careful record keeping helps prevent avoidable complications.

Keeping the Big Picture in Mind: *Insurance Is For-Profit Industry*

Insurance companies are businesses, and claims go through a formal review process. Even when conversations feel friendly, evaluations are based on documentation, policy language, and recorded information.

The settlement process after an injury often involves detailed procedures, timelines, and requests for information, including recorded statements. Staying organized and thoughtful in your responses helps ensure your experience is accurately reflected.

Having guidance from someone familiar with insurance company settlements can help you navigate the process with clarity and confidence.

Our Team Is Ready to *Support Your Injury Journey*

At Brain Injury Law of Seattle, we focus exclusively on brain injuries. Many people don't realize that concussions and mild traumatic brain injuries frequently occur in accidents that don't appear as brain injuries.

If you have been injured, a free case evaluation can help ensure that a potential brain injury isn't being overlooked. It's common for brain injuries to be missed when the attention is focused on more visible injuries like breaks and bruises.

Common accidents that can result in a brain injury, include:

- Car, motorcycle or truck accidents
- Workplace accidents
- Bicycle accidents
- Sports injuries
- Uber or Lyft injuries
- Maritime injuries like boat accidents
- Slip and falls
- Orthopedic injuries

If you have experienced one of these injuries or are experiencing any of the **common symptoms** of a brain injury **connect with our team**.

We are available to help answer questions, review your case and support your journey.