1	Civil lawsuits that involve claims for property damage	11
2	and personal injury as a result of auto accidents require	23
3	processing a significant amount of paperwork. Reports from	35
4	the police and physicians, photographs from the accident	46
5	scene, and statements from the parties involved in the	57
6	accident must be completed.	63
7	Victims of auto accidents often settle their claims	74
8	against the defendant without going to court. The injured	86
9	plaintiff and the defendant's insurance company agree to	97
10	settle the claims for property damage and personal injury	109
11	out of court. They realize that months or even years may	120
12	pass before the case comes to trial.	127
13	Cases involving negligence and personal injury usually	138
14	require expert legal advice. Attorneys representing clients	150
15	in negligent driving cases must be knowledgeable about the	162
16	provisions of automobile insurance with liability coverage.	174
17	For example, a person with liability coverage is entitled	186
18	to be defended in lawsuits brought against him or her as a	198
19	result of negligent driving. The attorney is obligated to	210
20	provide the best possible defense.	217
21	Representatives of insurance companies become involved	228
22	in negligence and personal injury cases. They must consider	240
23	the interests of their company and their insured customers.	252
24	Experienced attorneys are careful to avoid any occurrences	264
25	that may result in a judge declaring a mistrial. They will	276
26	avoid mentioning the insurance company by name in court to	288
27	ensure that a jury will not be biased against the company.	300

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