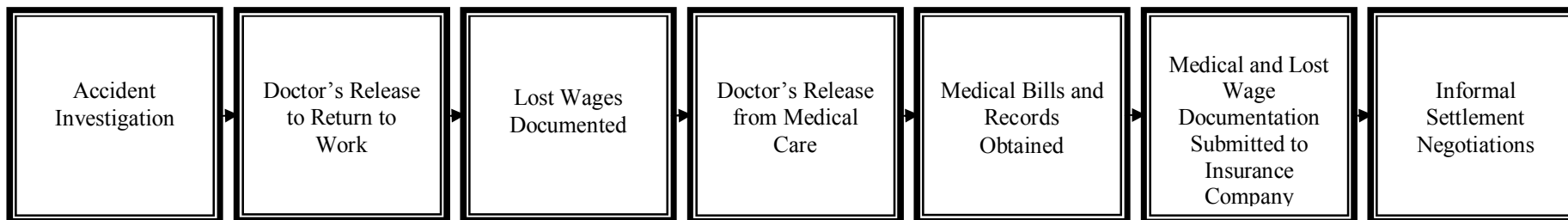


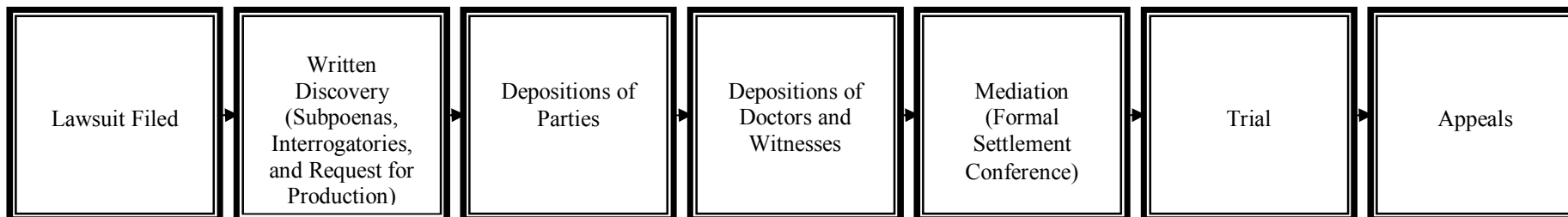
THE CLAIM RESOLUTION STAGES

Most claims are settled without a lawsuit being filed, and most lawsuits are settled without a trial. Although we anticipate that your claim will be settled on a satisfactory basis, we believe that you will find the process less stressful if you are aware of these claim resolution stages:

Pre-Lawsuit Stages



Lawsuit Stages



We understand that serious accidents raise serious questions: What about my future? What will happen at the end of my case? How long will it take? We don't have a crystal ball and we cannot guarantee results. But we will do everything we can to keep you fully informed as this process moves forward, so that you are once again in control of your life.

As indicated above, most claims are settled without a lawsuit being filed, and most lawsuits are settled without a trial. More specifically, most claims are settled during the "Informal Settlement Negotiations" stage or during the "Formal Settlement Conference" ("Mediation") stage.