Auto Casualty, General Liability

5 Warning Signs in Demand Packages that Need a Closer Look

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Demand packages can span hundreds of pages, with medical records, bills and supporting documentation that can take a significant amount of time to sort through. Within that volume of information, important treatment, billing and causation details may be scattered across multiple documents and providers, making the full picture hard to see.

Knowing where to look and how those details connect provides valuable context when you are evaluating the claim. Here are five areas that need a closer look when reviewing a bodily injury demand.

1

Inconsistent Treatment Timing

Signs to watch for:

- Unexplained treatment gaps
- Delayed initial treatment
- Treatment beginning after attorney involvement
- Sudden increases in treatment frequency
- Extended treatment duration
- Overlapping treatment

Why it matters:

Treatment chronology shows whether the care pattern aligns with the reported injury and expected recovery. A gap in treatment, delayed care or sudden increase in visits does not tell the whole story itself. It does, however, give you a reason to look more closely at how the injury was documented, when symptoms were first reported and whether the treatment timeline supports the demand narrative.

2

Conflicting Medical Documentation

Signs to watch for:

- Symptoms or diagnoses that vary across provider records
- Subjective complaints disproportionate to objective findings
- Conflicting medical history
- Disconnects between records and the demand narrative

Why it matters:

Medical records help establish the nature, severity and progression of an injury. When the documentation does not tell a consistent story, a closer review can determine what the clinical evidence supports and how it affects the overall claim evaluation.

3

Questionable Billing Patterns

Signs to watch for:

- Duplicate billing
- Charges that do not align with documented services
- Rapidly escalating medical specials
- Charges outside expected benchmarks
- Overlapping services from multiple providers
- Missing bill codes

Why it matters:

Medical specials significantly influence claimed damages and settlement value. Reviewing billing patterns alongside the treatment records helps you understand whether the charges align with the care provided and identify areas that need additional review.

4

Irregular Treatment Progression

Signs to watch for:

- Escalating levels of care
- Treatment that may warrant medical necessity review
- Repetitive treatment without improvement
- Multiple specialists without clear justification
- Diagnostic testing that does not change the treatment plan

Why it matters:

Not every increase in treatment reflects a change in the injured person's condition. The key question is whether the records explain why care changed. When treatment escalates without clear documentation, it affects how you evaluate the relationship between the injury, the care provided and the amount being demanded.

5

Unclear Causation

Signs to watch for:

- Pre-existing conditions or prior injuries
- Degenerative findings presented as acute
- Prior injuries involving the same body area
- Alternative causes of similar symptoms that occurred before the date of loss

Why it matters:

Establishing which injuries and symptoms are related to the claim is central to an accurate evaluation. The medical history helps distinguish accident-related conditions from pre-existing, degenerative or unrelated findings. When the demand narrative does not fully address prior symptoms or conditions, the records may provide important context for evaluating what is related to the claim.

No single detail tells the whole story of a bodily injury claim. A treatment gap, billing concern or prior condition may not change the evaluation on its own. The larger picture often comes from how those details connect across treatment records, billing documentation and the demand narrative.

However, finding and connecting those details across a complex demand package can take more time than you have. Demand Package Review takes complex, unstructured demands and makes the information clear and actionable by providing injury insights and charge analyses. With less time spent sorting through the demand, you can focus more of your time on evaluating the injury, assessing charges, preparing for negotiations and moving the claim toward resolution.

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