



# Looking for funding to maximize your client claims?

## Talk to us about Expert Financing.

### What it is:

Expert assessments are a large part of a personal injury lawyer's disbursements and a huge draw on operating cash flow. As such, we have created our Expert Financing solution to provide access to the Independent Medical Expert reports you require today, with no payments until settlement.

We have established an extensive network of companies across Canada to help provide you with timely access to medical assessment services so you can focus on maximizing your client claims.

### How it works:

- We work with you to establish a line of credit, based on your specific needs
- You utilize any of our partners to source an expert or service
- The partner completes the assessment service and sends us the invoice
- You pay the invoice amount to Seahold upon the settlement of the claim

### Key loan details:

- Three-year term
- No interest for 24 months
- No payment until settlement
- No file review
- No work for your firm



# Access the Independent Medical Experts you require

We connect you with qualified medical assessment firms that provide the expert evidence you need to build your personal injury cases. Our partners are a roster of specialists and regional/national experts that can assist with a wide range of services, including:

## Accident Benefits

- Assessment of Attendant Care Needs
- Catastrophic Assessments
- File Reviews
- Functional Abilities Evaluation
- Functional Medicine Evaluation
- Independent Medical Evaluation
- Insurer Examination
- Job Site Assessment
- Labour Market Re-Entry Assessments
- Neuropsychological Assessments
- Physical Demands Analysis
- Psycho-Vocational Evaluation
- Vocational and Employability Assessments

## Employer

- Ergonomic Assessments
- File Reviews
- Functional Abilities Evaluation
- Functional Medicine Evaluation
- Independent Medical Evaluation
- Job Site Assessment
- Labour Market Re-Entry Assessments
- Neuropsychological Assessments
- Non-Medical Summary
- Physical Demands Analysis
- Pre-Employment Medicals
- Vocational and Employability Assessments
- Workplace Risk Assessment

## Forensics

- Biomechanics
- Collision Reconstruction
- Fire Investigation
- Human Factors
- Product and Material Failure
- Slips, Trips & Falls
- Workplace & Industrial Accidents

## Functional

- Cognitive Abilities Evaluation (CAE)
- Cost of Future Care Evaluation (CFC)
- Ergonomic Evaluations
- Functional Capacity/Abilities Evaluation (FCE/FAE)
- In-Home Assessments
- Worksite Evaluations

# Our application process in three easy steps

## Our process is fast and efficient –

with the necessary documentation completed, you may receive funds within 48 hours.

### Step 1

#### Contract

- We discuss the process, the amount required to meet your needs and will provide you with a contract for review and answer any further questions

### Step 2

#### Approval Process

- As part of our approval process, we require your submission of two pieces of personal identification, a copy of the business name (title) registration
- We will also perform Law Society Review, PPSA and BIA searches, prior to funding

### Step 3

#### Funding and Process

- Once the executed contract is received you can contact any of the partners on our program to source an expert/service
- The partner completes the assessment service and sends the invoice to you and cc's us
- We email you for authorization to pay the face value on the invoice
- You reimburse the loan amount to Seahold upon the settlement of the claim. If the file is settled within 24 months, no interest is charged
- We keep extensive records on sign-off and approvals as well as the payments to the partners — removing the administrative burden from you and your team
- Two months prior to the interest trigger date, an email reminder is sent to you, followed by a further email advising that in one month the interest free period expires