

Oaks Law Firm Explains How Artificial Intelligence Is Reshaping California Personal Injury Claims

SHERMAN OAKS, CA, UNITED STATES, July 6, 2026 /EINPresswire.com/ -- Los Angeles, California Artificial intelligence has moved from the margins of the insurance industry to the center of how [California personal injury claims](#) are evaluated, valued, and sometimes denied. [Oaks Law Firm](#), a California personal injury practice serving Los Angeles and communities across the state, is issuing this statement to help injured Californians understand what these changes mean for their claims and what they can do to protect their rights.

What Is Actually Changing for Injured Californians?

For most of the history of personal injury law, a claim came down to a few tangible things: the police report, the medical records, and the accounts of the people involved. That foundation still matters, but the process now increasingly runs through software. Insurers have adopted AI-driven platforms that compare an individual claim against large databases of past claims, medical billing data, and prior outcomes to generate a recommended settlement range. Predictive analytics are also used to flag which claims are likely to lead to litigation and to route them accordingly.

The concern for injured people is not that computers are involved. It is that a number produced by a proprietary system carries an air of authority, even when it may not reflect the full human reality of an injury. Consumer advocates, including the Consumer Federation of America, have documented how automated injury-valuation systems can be calibrated in ways that shift bodily-injury evaluation away from experienced human adjusters and toward software-driven ranges that claimants often never see or understand.

Why Do Soft-Tissue and Pain-Related Injuries Face Extra Scrutiny?

AI valuation models learn from historical insurance data, and that data has long undervalued injuries that do not show up cleanly on an X-ray or MRI. Whiplash, sprains, strains, and psychological harm can be very real and very disabling, yet a system trained on past patterns may label them as low severity simply because there is no fracture to point to. Future medical needs, which are inherently harder to reduce to a spreadsheet figure, can be treated the same way.

An algorithm also tends to penalize gaps in treatment, missed follow-up appointments, or medical notes that do not fully capture a person's symptoms. None of that necessarily reflects how badly someone was hurt, but it can shape the number a system generates.

How Can an Attorney Add More Value Than AI in a [Car Accident Case](#)?

An automated system evaluates a car accident claim by comparing it to patterns in past data, which means it tends to reduce an injury to a category rather than a person. An experienced attorney works in the opposite direction. Rather than accepting a software-generated range, an attorney builds the individual record an algorithm cannot see: the full course of medical treatment, the lasting effect on a person's ability to work and function, and the specific circumstances of how a collision happened. This context is exactly what automated valuation tools tend to strip out, particularly for soft-tissue injuries and future medical needs that do not reduce neatly to a billing code.

AI is also reshaping how attorneys themselves work, and that can benefit injured people. The same categories of technology insurers use are increasingly available on the claimant's side. Document-intelligence tools can organize and extract key dates, diagnoses, and bills from large volumes of medical records; technology-assisted review can prioritize the most relevant material in complex cases such as commercial trucking or catastrophic-injury matters; and AI can help interpret "quiet" data sources like vehicle event-data recorders and, in trucking cases, electronic logging device records. Used responsibly, these tools let an attorney build a stronger, better-documented case faster, then apply human judgment and advocacy the software cannot supply.

Does California Law Require a Human in the Loop?

California has begun addressing automated decision-making in the insurance context. In the health and disability insurance space, the Physicians Make Decisions Act (SB 1120) requires meaningful human involvement in certain coverage determinations rather than allowing an algorithm to make the final call. Separately, California's insurance bad-faith framework requires carriers to handle claims fairly and in good faith. That obligation does not disappear simply because a decision was generated by software; an insurer remains responsible for the reasonableness of its evaluations whether a person or a program produced them. The broader regulatory picture continues to develop, and injured Californians benefit from understanding that automated denials are not the final word.

How Injured People Can Protect Their Claims

Oaks Law Firm emphasizes that claimants are not powerless against these systems. Evidence that proves a case, including dashcam footage, vehicle event-data recorders, and scene data, often lives in systems the injured person does not control, and it can be lost, overwritten, or destroyed quickly. Preserving that evidence promptly matters regardless of any filing deadline. Injured people can also insist that a licensed human adjuster review an automated valuation and decline to accept a low offer without understanding the full context of their damages, including pain, long-term care needs, and lost earning capacity.

Timing is also critical.

About Oaks Law Firm

Oaks Law Firm is a well recognized and reputable California personal injury practice representing injured people throughout Los Angeles and surrounding communities throughout California. The firm handles matters including car accidents, motorcycle accidents, slip and fall claims, dog bite injuries, burn injuries, truck accidents wrongful death cases and Mass Torts, to name a few. The firm focuses on helping clients navigate an increasingly technology-driven claims process and how to present your case absent relying solely on AI, which has proven to be lackluster in maximizing high value settlements. Oaks Law Firm offers a low-pressure consultation to discuss the specific facts of a potential claim and to help you with maximizing your financial recovery. Oaks Law Firm does not charge you any penny unless a monetary settlement is obtained for your case. "No fee unless we win" refers to attorney's fees that are on a contingency basis meaning it is contingent on collecting for you.

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