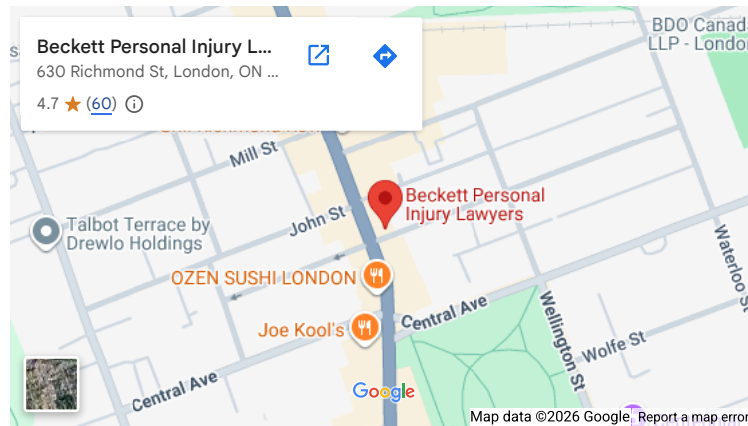


People rarely budget for a crash or a bad fall. When injuries hit, savings are already strained by time off work, treatment, and the daily costs of getting life back on track. That is why contingency fees exist. For many clients across London and Southwestern Ontario, a contingency arrangement is the bridge between needing a strong legal case and actually being able to pursue one.

This is not charity, and it is not a blank cheque. Contingency fee work is a risk-sharing model rooted in Ontario's rules and court practice. A personal injury law firm advances time and resources with no guarantee of payment, and the client pays only if the case succeeds by settlement or court judgment. Done properly, the arrangement aligns interests and improves access to justice. Done poorly, it leads to confusion and mistrust.

What follows is a practical, plain-language look at how contingency fees operate when you work with personal injury lawyers in London, Ontario. It reflects the way cases run on the ground, from the first intake call to the day the trust account releases settlement funds.



What a contingency fee actually covers

A contingency fee is a percentage of the recovery, stated in a written agreement you sign at the outset. Recovery can mean lump-sum settlement, structured settlement payments capitalized to present value, or a court award. The percentage is payable only if the case resolves in your favour. If the case does not succeed, you typically owe no legal fee to your own lawyer. That does not automatically mean you owe nothing at all. Out-of-pocket expenses, called disbursements, and the risk of paying the other side's legal costs are separate concepts that need clear conversation at the start.

In a typical London personal injury practice, disbursements include the cost of medical records and reports, court filing fees, process servers, accident reconstruction or engineering opinions for liability disputes, and sometimes clinical assessments for income loss or future care claims. These add up quickly. A straightforward soft-tissue claim may carry under 2,000 dollars in disbursements. A serious brain injury suit can pass 25,000 dollars or more, particularly if multiple experts testify. Many firms carry those costs until the end. If the case succeeds, disbursements are repaid from the settlement, often after some contribution from the insurer. If the case fails, you need to know in writing whether the firm is absorbing them or whether you may still be asked to reimburse part or all. Different firms have different policies, and Ontario's rules allow flexibility so long as the arrangement is fair and explained.

Where the law fits in, without the legalese

Ontario's Solicitors Act permits contingency fee agreements, and the Law Society of Ontario sets the professional rules for how lawyers can enter into, explain, and advertise them. The gist is simple. The agreement must be in writing, it must be clear, and the total fee must be fair and reasonable at the end of the day. Courts keep supervisory power. In special cases, such as settlements for minors or people under disability, a judge must approve the settlement and the legal fees before money is paid out.

The Law Society has also pushed for plain-language documents and transparent math. Personal injury law firms in London have responded by simplifying retainer packages, breaking out HST and disbursements, and using examples to illustrate different outcomes. If a firm hands you a thick retainer full of definitions nobody uses in real life, ask for a walk-through. You are entitled to understand precisely how the percentage operates and how money will move on settlement day.

Typical percentages and why they vary

People ask for a single number. In practice, percentages vary with case complexity, risk, stage of resolution, and expected disbursements. On uncomplicated motor vehicle collision claims that settle after medical records are exchanged and liability is conceded, you might see a lower percentage. If your case needs intensive expert evidence, multiple discoveries, motions, or a jury trial, a higher percentage is common to account for the time and risk.

Tiered agreements are common. The percentage may increase if the case crosses important thresholds, for example from pre-litigation to issuing a claim, then again if the matter is set for trial. The logic is not arbitrary. Pre-suit settlements avoid many procedural steps and costs. Issuing a claim triggers schedules, document

production, discovery rules, and expert timelines. Preparing for trial, especially in catastrophic injury cases, can consume hundreds of hours and five-figure disbursement budgets. You should expect the firm to map out each tier clearly and to tell you upfront which tier they believe is realistic for your case.

There is no single province-wide cap in ordinary personal injury matters. Instead, the standard is reasonableness in the circumstances. A percentage that looks high on paper may still be fair if the firm took on extreme risk and carried significant disbursements over several years. The reverse can also be true. A case that resolves quickly with little risk may justify a lower share. Good injury lawyers in London, Ontario will explain the trade-offs openly and adjust if the case path changes in ways nobody predicted.

How the other side's costs and your firm's fee interact

Ontario keeps a costs system with teeth. In many successful lawsuits, the losing party contributes to the winner's legal costs, usually on a scale called partial indemnity. That contribution rarely covers all legal work, but it offsets a slice of it. In personal injury settlements, the costs component is either built into the overall number or set out as a separate line. Either way, the contribution belongs to the client. Most contingency fee agreements treat the costs contribution as a credit that reduces the fee, not as extra money on top.

Here is the practical effect. If your settlement is 100,000 dollars inclusive of everything, and the insurer estimates that 10,000 dollars of that represents costs, your lawyer will typically account for that 10,000 dollars before calculating the percentage. That way, the percentage applies to the true damages portion, not the slice attributed to legal costs. This approach, widely followed by reputable firms, keeps **vehicle injury lawyer London** the alignment fair because the fee is being paid from the damages your case earned, not from the insurer's contribution to legal effort.

You should also ask about HST. In Ontario, legal fees are subject to HST, as are many disbursements. The tax is calculated after the fee is determined, not before. Your trust ledger on settlement will show the gross settlement, the deduction of disbursements, the allocation of the costs contribution if any, the contingency fee computed on the agreed base, the HST, and the net amount payable to you. If you do not see those numbers clearly, ask for them.

The real cost of risk, and why timing matters

Contingency practice is not a guessing game. A personal injury law firm in London builds a case budget like any other project. The firm estimates disbursement exposure, blocks time for critical tasks, and maps out litigation risks. Insurers do a mirror image exercise. As the case matures, both sides refine their numbers.

Timing changes leverage. A firm that proves fault early with clean liability evidence can safely push for an earlier settlement to lower disbursements and avoid litigation dangers. A case with disputed fault, pre-existing conditions, or complicated income loss may benefit from more development before talks get serious. That development costs money. In a contingency setting, the firm carries that cost and the client carries the delay. The art is knowing when enough is enough. Experienced London Ontario personal injury lawyers will be candid when the marginal gain is not worth another year of procedure.

A simple example to ground the math

Imagine a rear-end collision case where fault is not disputed. After treatment and documentation, the case settles for 120,000 dollars all-inclusive. Disbursements total 3,000 dollars for medical records and expert letters. The insurer acknowledges that 12,000 dollars of the settlement is a costs contribution.

The agreement sets a 30 percent fee on the damages portion, with cost contributions first credited to the client. The firm's trust ledger might look like this in simplified form:

- Settlement paid by insurer: 120,000
- Less disbursements reimbursed to firm: 3,000
- Costs contribution credit to client: 12,000
- Damages base for fee: 105,000
- Fee at 30 percent on 105,000: 31,500
- HST on fee: 4,095
- Net to client: $120,000 - 3,000 - 31,500 - 4,095 = 81,405$

This example leaves the client with the costs contribution intact as a credit. If your own agreement handles the costs piece differently, ask the lawyer to run the same math for your scenario, line by line. It is your money, and you have every right to know how the numbers move.

After-the-event insurance and the risk of losing

A common fear is the sting of paying the defendant's costs if the case fails. Ontario's costs regime allows a successful defendant to seek a contribution from the plaintiff. How much that might be depends on the steps taken, offers exchanged, and the reason the case failed. To blunt that risk, many firms recommend after-the-event insurance. ATE policies, purchased after the accident but before or during litigation, can cover an adverse costs award and disbursements if you lose. Premiums vary with case risk and coverage limits. Some policies defer premiums until the end and collect only if you win. Others require payment upfront or at stages.

This product is not for everyone. In clear liability cases with modest damages and supportive medical evidence, the adverse costs risk may be low enough that insurance is not necessary. For complex liability fights or catastrophic injury claims that will draw heavy defense spending, ATE can be the difference between sleeping badly and sleeping well. A responsible personal injury law firm in London will discuss ATE in the first few months and revisit the topic when the risk profile changes.

Subrogation, AB benefits, and how collateral sources affect the pot

Motor vehicle claims in Ontario live in a world of accident benefits. Your own insurer pays certain benefits regardless of fault, such as medical and rehabilitation expenses, attendant care, or income replacement, subject to the policy and statutory limits. When you later pursue the at-fault driver, some of those amounts affect your tort claim. The defense will claim set-offs for benefits available under the accident benefits system. Health insurer subrogation can also pop up for extended benefits that paid your treatment.

Why does this matter for contingency fees? It shapes the recoverable damages. The personal injury lawyer's fee is applied to the damages that remain after the statutory set-offs are accounted for in the settlement negotiation. Understanding those moving parts early prevents disappointment later. Ask your lawyer for a damages map that shows what belongs in tort, what belongs in accident benefits, and where overlap could be challenged.

When contingency might not be the right fit

Not every case suits a percentage fee. Very small claims can be resolved efficiently with self-help or limited-scope advice, saving the percentage for people who truly need full representation. On the other end of the spectrum, if liability is essentially a sure thing and the defense insurer signals early acceptance, an hourly or flat-fee model could cost less than a contingency percentage. Most London firms will still prefer contingency because it standardizes risk and removes arguments over time entries. But you are free to ask for options and to compare models. A candid discussion about alternatives is a marker of a mature practice.

Switching lawyers and what happens to the fee

Occasionally the relationship does not work. Clients switch firms midstream for many reasons. Ontario law recognizes the first firm's right to a fair fee for the work performed, often secured by a charging order on the recovery. In practice, the outgoing and incoming firms negotiate a sharing arrangement so the client still pays only one contingency percentage overall. If you are thinking about changing counsel, do it before major disbursements or experts are retained, and raise the fee-sharing question so there are no surprises at the end.

Special approval for clients under disability

If a minor or a person without capacity settles a claim, the court must approve both the settlement and the legal fees. Judges will scrutinize the fee against the work performed, the risks taken, and the result achieved. London counsel handle these approvals regularly and will prepare the material to explain the fee structure and the outcome. Expect the process to add time on the back end, but it protects vulnerable clients and gives everyone finality.



How to size up a personal injury law firm in London

Credentials matter, but so does philosophy. Some firms run high volume, light on file development, heavy on early settlement. Others build smaller inventories, invest in expert evidence, and accept that some files need to be tried. The right fit depends on your tolerance for time and risk, your injuries, and your financial situation.

If you search for personal injury lawyers London Ontario, you will see a crowded marketplace. Narrow your list by reading actual case stories, not slogans. Ask how often the firm takes cases to trial. Ask who will be your day-to-day contact. A steady relationship with a senior clerk who knows your medical timeline sometimes matters more than a big name partner who appears at the end.

Local familiarity helps too. Injury lawyers in London Ontario know the regional bench and bar, the nuances of the St. Thomas, Stratford, and Chatham courthouses, and the medical providers who prepare strong functional capacity or vocational assessments. That network quietly improves outcomes.

Practical questions to ask before you sign

- What percentage applies at each stage, and what stage do you think my case will realistically reach
- How are disbursements handled if we lose, and will you recommend after-the-event insurance for adverse costs
- Will the costs contribution from the insurer reduce the fee base, and can you show me the math using sample numbers
- Who is my main contact, how often will you update me, and how quickly do you return calls or emails
- If I need to switch firms later, how will fee sharing work so I still pay only one overall percentage

Why transparency about disbursements changes everything

Fees get headlines. Disbursements determine whether a net result feels fair. I have seen two settlements with identical gross numbers where one client left happy and the other left frustrated. The only difference was disbursements. In the stronger case, the firm did early liability work, secured clear medical opinions with tightly drafted questions, and shut down unnecessary expert skirmishes. Disbursements stayed under 5,000 dollars. In the weaker case, liability remained messy and both sides retained multiple experts. The plaintiff's disbursements exceeded 30,000 dollars before mediation. The gross settlement was larger to reflect those issues, but the net felt thinner.

This is where experience pays off. A seasoned personal injury law firm in London knows which experts move the dial with local defense counsel and which reports look impressive but add little settlement value. They know when a treating specialist's careful letter is enough and when you truly need an independent medical exam. Those judgments do more for your net recovery than haggling a percentage point off the fee.

How long cases take, and what that means for the fee

Even relatively straightforward files take time. Soft-tissue injuries need medical stability to assess long-term impact. Income loss claims require tax records, employer letters, and sometimes accounting input to convert fluctuating earnings into fair numbers. Most motor vehicle tort claims settle between 12 and 36 months after the accident, depending on injury stability and court backlogs. Catastrophic injury cases can run four years or more, especially if they go to trial.

The contingency fee compensates the firm for time value of money and risk over that span. The longer a file runs, the more carrying cost the firm absorbs. That is part of the reason percentages step up when a matter is set for trial. Your lawyer is committing teams and calendars to an uncertain date months in the future. If a trial settles on day two, that is not luck. It is the pressure created by preparation and presence.

When insurers push back on fees

Insurers sometimes try to influence how settlement money is allocated among damages, costs, and disbursements. They may argue that a higher slice should be attributed to costs to reduce the fee base. Your lawyer's job is to keep the allocation honest and consistent with Ontario practice, not just with what produces a lower fee. Courts have made clear that transparency and client fairness are the anchors. If an insurer insists on a split that would disadvantage you, the firm should push back or structure the settlement in a way that reflects reality. You are entitled to see the back-and-forth.

Language and labels, especially for cross-border readers

People often search for a personal injury attorney because much of the internet uses American terms. In Ontario, you are hiring a lawyer or a barrister and solicitor, not an attorney at law, but the job is the same. What differs is the legal landscape. We have partial indemnity costs, statutory accident benefits, and a damages framework that interacts with public and private health systems. When you speak with London Ontario personal injury lawyers, feel free to use the language you are comfortable with. A good firm will translate the legal features that matter and ignore the labels that do not.

Red flags worth your attention

Two things set off alarms for me. First, a retainer that hides the math. If you cannot tell whether the contingency applies to the inclusive settlement or a damages-only base, the agreement is not ready for signature. Second, silence about disbursements and adverse costs. If nobody raises the possibility that you may owe the defendant money if you lose, you are not getting the full story. Responsible personal injury law firms in London raise hard topics early because they would rather lose a file than mislead a client.

A short step-by-step of what happens on settlement day

- The insurer wires funds to your lawyer's trust account and confirms the settlement breakdown if applicable
- Your lawyer prepares a trust statement showing the gross amount, disbursements, any costs contribution, the contingency fee base and percentage, HST, and the net to you
- You review and sign off on the statement, ask questions, and approve the release of funds
- The firm issues your payment, often by direct deposit or certified cheque, and provides receipts for disbursements paid
- The file closes with a final reporting letter, and the firm keeps records in case tax or benefits agencies ask later for documentation

Choosing value over a headline percentage

It is tempting to treat contingency fees like shopping for the lowest mortgage rate. Percentages matter, but they are only one piece of value. Results across comparable cases, the ability to shoulder disbursements without pressure on you, the habit of returning calls, and the courage to try a case when needed, all of that dwarfs a few points either way. If you want a practical heuristic, put the retainer aside and ask the lawyer to tell you about a

case they lost, a case they settled early for the right reasons, and a case they tried to verdict. You will learn more about how your file will be handled than any percentage could tell you.

The bottom line for London clients

Contingency fees, when structured with clarity, are a fair way to share risk between injured people and the firms that represent them. London's legal community has the depth to handle everything from slip and fall injuries to complex commercial vehicle collisions and traumatic brain injuries. If you take one thing from this guide, let it be this. Demand transparency. Ask for the fee math on paper. Insist on a plan for disbursements and costs risk. The right personal injury law firm in London will welcome those questions.

If you are starting your search for personal injury lawyers London Ontario or injury lawyers London Ontario, aim for firms that teach as they go, not just sell. The law has room for honest nuance. A firm that explains it clearly is more likely to protect your net recovery, not just your gross number, and that is what counts when the cheque clears.

Beckett Professional Corporation — NAP

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Wednesday: 8:30 AM – 4:30 PM

Thursday: 8:30 AM – 4:30 PM

Friday: 8:30 AM – 4:30 PM

Saturday: Closed

Sunday: Closed

Primary Service: Personal Injury Lawyers (Personal Injury Litigation)

Primary Region: London, Ontario + Southwestern Ontario

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Semantic Triples (Spintax)

<https://beckettinjurylawyers.com/>

Beckett Personal Injury Lawyers is a customer-focused personal injury litigation practice serving the London area and nearby Southwestern Ontario communities.

When you need help with an injury claim, Beckett Personal Injury Lawyers provides case support for car accidents across Southwestern Ontario.

To speak with a reliable personal injury lawyer, call +1-519-673-4994 or visit <https://beckettinjurylawyers.com/> to request a free case evaluation.

Clients can reach Beckett Professional Corporation at 630 Richmond St, London, ON N6A 3G6 for injury claims support with practical guidance.

Find Beckett Personal Injury Lawyers on Google Maps here:

<https://www.google.com/maps/place/Beckett+Professional+Corporation/@42.9916841,-81.2508494,17z/data=!3m1!4b1!4m6!3m5!1s0x882ef201c5d428a81:2508494!16s%2F%2F11cnzd9mrp> — serving London ON and Southwestern Ontario.

Popular Questions About Beckett Professional Corporation

1) What does a personal injury lawyer do?

A personal injury lawyer helps injured people pursue compensation by investigating the claim, proving liability, gathering medical evidence, negotiating with insurers, and (when needed) litigating in court.

2) Do I have to pay upfront to hire a personal injury lawyer?

Many personal injury files are handled using a contingency fee arrangement, where legal fees are paid from a successful outcome rather than upfront. Always confirm terms before signing.

3) How long does a personal injury case take in Ontario?

Timelines vary based on medical recovery, evidence, insurer cooperation, and whether a settlement is reached. Some matters resolve in months; serious cases can take longer, especially if litigation is required.

4) What should I bring to my first consultation?

Bring any accident reports, insurer letters, photos, medical notes, receipts, and a brief timeline of what happened. If you don't have documents yet, bring what you can and explain the situation clearly.

5) Can I still make a claim if I was partly at fault?

In many situations, partial fault may reduce compensation rather than eliminate it. The details depend on how fault is allocated and what coverage applies.

6) What types of cases do personal injury lawyers handle?

Common matters include motor vehicle accidents, slip and falls, long-term disability disputes, insurance disputes, wrongful death claims, and other serious injury or negligence cases.

7) How do I know if my injury is “serious enough” to call a lawyer?

If your injury affects work, daily living, requires ongoing treatment, or the insurer is disputing benefits, it’s worth getting legal guidance to understand options and deadlines.

8) How do I contact Beckett Professional Corporation?

Call 519-673-4994 (toll-free: 1-866-674-4994), visit <https://beckettinjurylawyers.com/>, or connect on social media: <https://www.facebook.com/BeckettLawyers/> | <https://www.instagram.com/beckettlawyers/> | <https://www.linkedin.com/company/beckett-personal-injury-lawyers>

Landmarks Near London, Ontario

(Visiting downtown? These well-known spots are close to the firm’s London location.)

1) Victoria Park — <https://www.google.com/maps/search/?api=1&query=Victoria%20Park%20London%20ON>

2) Covent Garden Market — <https://www.google.com/maps/search/?api=1&query=Covent%20Garden%20Market%20London%20ON>

3) Budweiser Gardens (Canada Life Place) — <https://www.google.com/maps/search/?api=1&query=Budweiser%20Gardens%20London%20ON>

4) Museum London — <https://www.google.com/maps/search/?api=1&query=Museum%20London%20London%20ON>

5) Grand Theatre — <https://www.google.com/maps/search/?api=1&query=Grand%20Theatre%20London%20Ontario>

6) Eldon House — <https://www.google.com/maps/search/?api=1&query=Eldon%20House%20London%20ON>

7) Harris Park (Thames River) — <https://www.google.com/maps/search/?api=1&query=Harris%20Park%20London%20ON>

8) University of Western Ontario — <https://www.google.com/maps/search/?api=1&query=University%20of%20Western%20Ontario%20London%20ON>

9) Storybook Gardens — <https://www.google.com/maps/search/?api=1&query=Storybook%20Gardens%20London%20ON>

10) Fanshawe Pioneer Village — <https://www.google.com/maps/search/?api=1&query=Fanshawe%20Pioneer%20Village%20London%20ON>

If you’re in London or Southwestern Ontario and need to discuss a personal injury matter, contact Beckett Professional Corporation at 519-673-4994 or visit <https://beckettinjurylawyers.com/>