The Ultimate Guide to Calculating Personal Injury Settlements

By: www.AfterCarAccidents.com
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INTRODUCTION

WHO AM I?

My name is Azmat Latif and I am the owner of the site www.AfterCarAccidents.com

I want to start off by saying that I am NOT a personal injury lawyer or an insurance claim agent. I’m just a regular person like you.

I started my site because a few family members and friends of mine got screwed by the insurance companies. My mom’s friend suffered a serious back injury in an auto accident and was not compensated properly. Why? Because she simply did not understand the rules of getting a fair settlement.

She was not at fault for her accident. So she assumed that the insurance company would take care of her and help her pay for her medical bills. She could not have been more wrong.

The insurance company didn’t care at all about her well being. They intimidated and pressured her into accepting a low settlement offer.

At the end of the whole claims process my mom’s friend was having a meltdown. Not only was she still suffering from her injuries, she now had the emotional and financial stress of paying for her ongoing medical treatments.

I asked a few of my friends who had been in auto accidents and learned that this experience is not that uncommon. Apparently being mistreated and taken advantage of by the insurance companies is pretty normal. It’s an understatement to say that this pissed me off.

I decided to research for helpful online resources that could prevent this from happening to other people. Unfortunately, I found scattered information filled with legal jargon that the average person would have trouble understanding. So I decided to create a simple and organized website that people can use to get a fair injury settlement.

I read dozens of insurance claim books, spoke with accident victims, interviewed numerous personal injury lawyers, doctors, and claim adjusters. After several months of hard work I finally had all the information I needed to help accident victims.
I may not have earned a law degree but I now had a clear understanding of the insurance claims process and the key components that determined an injury settlement. I launched my site in 2009 and since then I’ve had well over a million people visit my site.

Here are a few comments I’ve received over the years:

“I just wanted to say thank you for your website. I’ve read a lot of sites about how much to seek in injury damages and other things, and yours is the most thorough, organized and honest. From one stranger to another, thank you.”

-Sean Haardt

“Let me just say that your website is such a huge help! Thank you for taking time to write all this information and publishing it for free on the internet.”

- Michelle Navarro

“Thank you for putting up a website about car accident claims. it is very informative and it will help a lot of people deal with unfair insurance claims adjuster.”

- Mark Davera
“Thank you for your free time and free advice information in the aftermath of your car accidents. I couldn't find a website that contained all the information and this website is really helpfull for me. I have to say thanks for your help. You are helping people keep the good work. GOD BLESS YOU AND YOUR FAMILY.”

-Hussein Hassan

I’m touched that my site has been able to reach so many people and help them.

**HOW THIS GUIDE WILL HELP YOU**

In this book I have simplified and outlined the process of calculating your personal injury settlement.

In this guide I will

- Discuss the personal injury calculator and how it can be applied to your case.
- Explain which injuries pay the highest settlement amount and why.
- Give examples of using the personal injury calculator.
- Show simple ways you can document your pain and suffering.

By the end of this book you will have a firm understanding of how your injury claim is determined and how you can get the highest settlement amount.
CHAPTER 1: PERSONAL INJURY CALCULATOR

Insurance companies are known to use an injury calculator to decide how much cash you should get for your auto accident settlement.

Here is the formula most often used for personal injury settlements:

Maximum Settlement = Pain Multiplier X Medical Expenses + Loss of Income

(You can use the personal injury calculator on my site to calculate your claim.)

Let's look at each part of this personal injury settlements formula:

PAIN AND SUFFERING MULTIPLIER

The pain and suffering multiplier is a number used to quantify how “bad” are your injuries. Each insurance company uses their own judgement to decide what value to assign to your injuries. However, the typical range of the multiplier is between 1.5 and 5.

MEDICAL EXPENSES

Your medical expenses are sometimes referred to as "special" damages. These expenses include treatment for your car injuries, hospital visits, x-rays, lab fees, ambulance rides, medication etc. They are essentially all the direct monetary costs of your injuries.

LOSS OF INCOME

This is the amount of money you lost as a result of your injuries. For example, your injuries caused you to miss a week’s worth of work. The amount of income you lost would then be included in the calculator.

Lost income also includes the amount of money you could have earned. For example future earnings from a potential business opportunity or missing a job interview.
UNDERSTANDING THE PERSONAL INJURY CALCULATOR FORMULA

If you look at the personal injury calculator formula you should notice one major thing. The amount of your settlement is simply NOT the sum of your medical expenses and lost income. It is actually much higher because of the pain multiplier.

This is because in addition to your medical costs, the insurance company has to compensate you for your pain and suffering, emotional distress, and any potential long term consequences as result of your injuries.

The insurance companies look at your injuries and essentially assign them a numerical value to describe the severity of your injuries. The worse your injuries the higher the pain multiplier.

PERSONAL INJURY CALCULATOR EXAMPLE:

Let’s look at a concrete example of how you can use the formula to assess your settlement value.

In this example, instead of using a specific pain multiplier, I will use a range value between 1.5 and 5. That way you can see which range the potential injury settlement falls within.

Example:

You were injured in a car accident and your medical expenses come out to $1,000. Your injuries caused you to miss 3 days of work which totaled to be $600.

Using the personal injury calculator, your settlement amount would fall within

\[
\text{Settlement Amount} = \text{Pain Multiplier} \times \text{Medical Expenses} + \text{Loss of Income}
\]

\[
\text{Settlement Amount} = [1.5 \text{ - } 5] \times \$1,000 + \$600
\]

\[
\text{Settlement Amount} = $2,100 - $5,600
\]
You can see that the bulk of your claim depends on which multiplier gets used.

As I said before, the value of the pain multiplier depends on how severe and painful are your accident injuries.

If you only sprained your ankle, the multiplier will be on the lower side (1.5-3).

But if you broke your leg and were in a wheelchair, that is obviously a more serious injury. The multiplier for this will be on the higher scale (3-5).

The multiplier may even go higher (10) in more extreme cases like permanent disabilities or disfigurement.

**FACTORIZING IN FAULT**

The injury calculator gives you an estimate of how much your insurance claim *might* be worth. The actual amount of cash for your car accident claims, will also depend on how much fault the insurance companies gives you for your accident.

For example, let’s say using the injury calculator, you arrive at a range of $5,000 to $10,000 for your claim.

This is the amount of money you can *potentially* get. If the insurance company decides that the other driver was 100% at fault for your accident, you would get the full amount of this range.

However, if after looking at evidence the insurance companies decides you were 20% at fault then, your claims range would also shrink by 20%.

This means you instead of getting between $5,000-$10,000, you settlement range would now be between $4,000 - $8,000.

In other words, your actual personal injury settlement amount will be:

\[
\text{Settlement Amount} = \text{Personal Injury Calculator Value} \times \% \text{ of Other Driver’s Fault}
\]
HOW DO THEY DETERMINE FAULT?

The insurance company will look at the details of your accident to determine who caused it. This includes reading your car accident report, looking at photographs of the car damages, talking with you and the other driver, going over witness testimony etc.

After going through all of this information the insurance company will assign you or the other driver a fault percentage. Obviously the less your percentage, the higher your settlement.

BOTTOM LINE

The insurance companies have to compensate you for both your expenses AND your pain and suffering. Since your pain and suffering is subjective, the insurance companies rely on a multiplier range to figure out the amount of your settlement.

It's important to know that the personal injury calculator formula isn't the exact figure you will get from your settlement. The formula should be used to quickly see which range your car insurance settlement amount falls in. It is a ballpark figure and an initial guess.

The best use of the personal injury calculator is to understand which elements are critical in your settlement claim. This way you can focus on these things in your demand letter and settlement negotiations.

The personal injury calculator is also primarily used for less severe injuries. If you were badly injured (for example permanently disabled), then you should not rely on this formula. Your best option is to get a free claim estimate to see how much your damages could be worth.
CHAPTER 2: WHICH INJURIES PAY THE HIGHEST SETTLEMENT AMOUNT

Every month my site gets thousands of visitors and I get different variations of the following questions:

“How much are my injuries are worth?”

“The insurance company offered me $X, do you think it’s too low?”

“I suffered XYZ injury. What’s the average compensation for this?”

They give me detailed account of their injuries, how much pain they are experiencing, their medical bills and recovery etc.

I feel for all of these people and I would love to help all of them. But unfortunately I cannot.

It is next to impossible to give you an accurate injury settlement figure without deeply analyzing your accident case. This can take months or years and it requires legal expertise which I do not possess.

However, what I can offer you are guidelines on how to think about your injury claim. This way you are able to answer these questions yourself.

So let’s start with the big question:
HOW MUCH IS MY SETTLEMENT WORTH?

The answer to this question depends on 2 main parts:

a) Severity of your injuries and
b) How much proof you can give of your pain and suffering.

In this chapter, I will focus on determining the severity of your injuries. In the next chapter I will discuss how you can prove the seriousness of your injuries.

SEVERITY OF INJURIES

Your injuries are divided into 2 broad categories: soft injuries and hard injuries. Let’s look at each part separately

SOFT INJURIES

Most car accident injuries are soft injuries.

These types of injuries are called “soft injuries” because they only involve muscles and other soft tissues. Soft injuries include things like strained neck, sprained knees or ankle, back spasms, whiplash etc.

Typically, soft injuries don’t usually yield large personal injury settlement amounts. This is because they are not permanent injuries. The insurance companies don’t consider them severe or life damaging.

For example, you bruise your shoulder in a car accident. The insurance companies understand that although this injury will cause you discomfort it will most likely be temporary. You will more likely be fully recovered within a few months. As a result they are assigned a low pain multiplier in the personal injury calculator formula.

Another reason soft tissue injuries pay low settlements is that you cannot really prove how badly you are hurt. Soft injuries are subjective and cannot be quantified by any medical report. The only way you can show how severe the pain is through your own description of the pain you feel.
For example, you were in an accident and suffered whiplash. As a result you might feel:

- Neck stiffness
- Restricted movement in your neck
- Headaches
- Fatigue.
- Dizziness

All of these symptoms can vary in their severity. You might feel mild discomfort in your neck or sharp shooting pain every time you turn your face.

The problem is how do you prove that you are experiencing this pain? No medical report can capture your specific level of pain. A doctor can’t really diagnose that your neck is X% more stiff. They are basically relying on your word that you feel these symptoms.

The insurance companies know this and use it to their advantage. They understand that if you ever took your claims to a jury, they could easily argue that you are simply faking your injuries.

As a result, you typically get less amount of money for a soft injury.

HARD INJURIES

Hard injuries are more severe types of injuries. They can cause serious discomfort and significant amount of pain and suffering. These type of injuries get the biggest personal injury settlement amounts because they have significant impact on both your current and future lifestyle.

In addition, they can be easily documented by your doctor and proven in a court. Let's take a look at the different types of hard injuries.
HEAD INJURIES

Head injuries get a lot of money from an injury settlement because the damages can be long lasting. For example, you suffered a serious blow to the back of your head in an accident. Often head injuries result in:

- Recurring concussions
- Continuing dizziness
- Headaches.
- Severe migraines.

It is safe to assume that a head injury can lead to serious complications that can permanently affect your well being.

The funny thing about head injuries is that they can sometimes appear to be minor. Victims appear healthy and function with normal cognitive abilities.

However, in many cases the injuries were just dormant. They were still present but didn't show any visible symptoms. Until a few months or years later when they resurfaced with more severe complications.

The insurance companies understand all of this. They know head injuries can permanently impair a person physically, mentally and emotionally. They also understand that the longer they wait to settle, the higher the risk of some major cerebral diagnosis and expensive treatment.

BROKEN BONES

Anytime an X-Ray reveals any kind of fracture or break in your bones, you increase your accident injury settlement amounts.

The amount you get depends on how severe the break is and how it impacts your regular life. A hairline fracture in your hand, might not be considered as damaging as breaking both of your legs and being stuck in a wheel chair.
WOUNDS AND SCARS

If you were severely wounded, you may have needed stitches or developed a scar. Scars can increase your injury settlement amounts if you can show any sort of psychological damage or financial loss.

For example, a scar on a teenage girl may cause her embarrassment and emotional trauma. Similarly, a scar on a professional model can hurt her ability to earn future income. If the scar is permanent, this would further increase your personal injury settlement amounts.

A good way to determine an injury settlement amount for a scar is to consult with a plastic surgeon. Consult with them to find out how much of removing the scar. You can then have an idea of how much you should get from your auto accident settlement.

TORN LIGAMENTS AND TENDONS, SEPARATED MUSCLES, JOINT DISLOCATION

These types of injuries pay more personal injury settlement amounts because they simply sound more painful.

If you present a medical report to a jury, which describes any sort of tearing, joint dislocation or separation, you can't help but feel something for the injured person. This increases your injury settlement amounts because it gives a painful perception of your injuries.

SPINAL INJURY

These type of injuries involve damaging any vertebrae or spinal discs. A spinal injury has the obvious consequence of affecting your ability to walk as well as restricting your movements.

Clearly, this injury would severely impact your ability to do normal activities like run or go on vacations.

Therefore, your personal injury settlement amounts have to increase to compensate for your difficult lifestyle.
The main questions I want you to ask yourself when you are thinking about calculating your settlement are:

Is my injury considered a “Soft injury” or a “Hard Injury”? How long will it take me to recover?

How will this injury limit my normal activities?

Will I be required to take regular medication or treatments? Is there potential for long term physical damage?

Can a medical expert diagnose my injury through X-Rays, Cat Scans, MRI’s etc?

Use these questions to gauge the severity of your injury. Then use the personal injury calculator to get a rough estimate on what your settlement is potentially worth.

If you suffered a soft injury, you will most likely get close to whatever your medical expenses and loss of income were. Meaning use a low pain multiplier.

If you unfortunately you suffered a hard injury, then your personal injury settlement claims will be much higher. This is because these types of injuries are more painful and provable in front of potential jury. Meaning use a high pain multiplier.
CHAPTER 3: 5 EASY WAYS TO SHOW PAIN AND SUFFERING

In the previous chapters I’ve tried to emphasize that your settlement amount will be related to the severity of your injuries.

If you suffered a soft injury, your pain multiplier will be lower because these are considered severe injuries. If you suffered a hard injury, then your pain multiplier will be higher because these injuries are more painful and have long term consequences.

Pretty straightforward.

The second part you should focus on is SHOWING your pain and suffering. You should document the affect your injuries have had on you. This way you can paint a vivid and clear image of the severity of your suffering.

The more clearly you can communicate this, the higher your personal injury settlements. Here are 5 areas you should focus on:

1. DOCUMENTING YOUR INJURIES

The best way to document your injuries is to have them included in your medical report. Having your injuries in the medical report gives them more credibility. If your injuries are not in the medical report, they might as well not exist. The insurance company can simply argue that you didn’t even have the injuries.

In addition to your injuries, your medical report should elaborate any long term consequences. Some injuries can last years or may be permanent. These types of injuries are referred to as residual injuries. Residual injuries include scarring, broken bones, torn ligaments, lost limbs, brain damage etc.

Many times, the impact of residual injuries is not presently visible. For example, a head injury can cause complications, such as concussions, months or years after an accident. It is therefore important that your doctor writes down the potential long term consequence of your injuries in your medical report.

The best way to make sure this happens is to simply ask of any potential side effects to your injuries. Doctors are well aware of the claims process. If you tell them you need to document your injuries and their impact for an insurance claim they will understand.
2. DOCUMENTING YOUR RECOVERY TIME

It's logical to assume that the more serious your injuries, the longer it will take you to recover. The longer your injuries last, the longer will be your pain and suffering. Which means you should be getting a higher injury settlement.

This means documenting the number of visits to the doctor's office and/or therapy. Repeat visits to the doctor's office. Visiting the doctor multiple times does two things. First, it demonstrates that your injuries were serious and ongoing. Second, the doctor can write down your continuing pain and discomfort in your medical reports.

This gives your injuries more credibility and increases your chances of getting a higher settlement from the insurance company.

3. DOCUMENT YOUR MEDICATION

If you were prescribed any medication by your doctor, emphasize this in your claim. The fact that you are taking regular medication lets the insurance company know that you're frequently experiencing pain and suffering.

The stronger your prescription and longer you are taking the medication, the higher your personal injury settlement.

Make sure to emphasize the purpose of your medication. For example, are you taking it to reduce swelling, severe headaches, inflammation, relieve joint pain?

This further helps you describe the extent of your pain and suffering and settling personal injury claims for more cash.

4. DOCUMENT YOUR PHYSICAL DISCOMFORT OR EMOTIONAL PAIN

The type of injury you suffer can impact your life in several different ways. For example:

- A strained neck may give you discomfort while trying to sleep at night.
- Being in a wheelchair limits your ability to take care of your kids or elderly parents.
- You feel embarrassment and anxiety from a visible scar.
You should document how your injury has impacted you both physically and emotionally. You can keep a separate injury diary to note your pain and discomfort. The key points you should emphasize is how the injury has limited your experiences and created new problems.

As always, you should discuss your discomforts with the doctor so that they can be noted down in your medical report.

This helps settling personal injury claims because it pushes the psychological and physical impact of being injured.

5. DOCUMENT ANY LIFE DISRUPTIONS

Your injuries may have caused you to miss an important life event. This also falls under the emotional impact of your injuries and you should be compensated. These events include:

- Missing graduation
- Unable to attend a friend's wedding
- Missing a family vacation
- Skipping a semester of school

There is no way to put a dollar value on any of these meaningful events. The amount of money you get will depend on how convincingly you can argue the significance of each event.

Typically, the less frequent an event, the more special and significant it will appear.

For example, missing a one time event (like your best friend's wedding) will appear more "special" than missing playing a weekly poker with the guys.

The only way to get a specific amount of money back is if you spent some money for a special event that you could no longer attend, like a vacation. If this happens, then you should get compensated for the amount you spent on that vacation.
BOTTOM LINE

Settling personal injury claims for more money will depend on how much proof you can give about your pain and suffering. The best and most credible source for your injuries is the medical report. The better you document your injuries and their impact on your life, the better your chances of getting more money from your injury settlements.
CHAPTER 4: PERSONAL INJURY CALCULATOR EXAMPLE #1

In this chapter we will look at an example accident case and how we use the personal injury calculator to determine the settlement amount.

Example #1:

Tiffany, a 26 years old female, was driving to work with a co-worker on a Monday morning. While crossing an intersection, Tiffany's vehicle was hit on the driver's side by another car. The other driver was speeding at 60 mph and failed to slow down for the STOP sign.

The police arrived at the scene and talked with Tiffany, the other driver, and the witnesses present at the accident scene. The police noted in the car accident report all the statements and that the driver failed to follow the traffic law.

At the car accident scene, Tiffany used her cell phone camera to take lots of pictures of the damage to her vehicle. Tiffany was unable to drive her vehicle after the crash and her car was towed away to a nearby garage.

After the accident, Tiffany's right shoulder felt extremely sore and she felt stiffness in her neck. She went to the hospital to get treatment for her injuries. The doctor's report showed that she had a separated shoulder and ligament sprain in her neck. The doctor gave Tiffany an arm sling to rest her shoulder and prescribed her some anti-inflammatory medication.

As a result of her injuries, Tiffany missed the next 5 days of work before returning the following week. Tiffany also had to use a rental vehicle for 2 weeks while her car was being repaired.

Here is how Tiffany's total cost broke down:

MEDICAL COSTS

- Doctor's Bill: $500
- X-Rays: $250
- Prescription Medicine: $30
- Arm Sling: $20
Total Medical Costs: $1,050

**VEHICLE COSTS**
- Vehicle Repair: $2,000
- Rental Vehicle: $300
- Total Vehicle Cost: $2,300

**LOST INCOME**
- Daily Income: $100
- Lost Income (10 Days): $1,000

So how much is Tiffany's personal injury settlement going to be worth?

**CALCULATING INJURY SETTLEMENT**
Now let's look at how Tiffany can calculate and maximize her personal injury settlement. This involves 3 basic steps.

**STEP 1. HOW MUCH IS HER PAIN AND SUFFERING?**
There is no formula to determine the amount of Tiffany's pain and suffering. However, there are a few things we can look at.

Tiffany's pain and suffering will be determined by looking at:
1. The type of injuries she suffered.
2. The type of treatments she received.
3. The length of time for her recovery.
Tiffany's injuries were "soft injuries" to her neck and shoulder. Her injuries also didn't require any invasive or long term treatment.

However, she did have to wear an arm sling and was prescribed pain medication. She also was unable to return to work for one week. This shows her injuries were continuous and more than a mild sprain.

**STEP 2. USING PERSONAL INJURY CALCULATOR**

Since Tiffany's injuries were slightly more severe than a simple sprain and less serious than a "hard injury" (ex: broken bones, lost limbs), her settlement factor would be close to the medium value of 3.

This would result in settlement figure being:

\[
\text{Settlement} = 3 \times \text{Medical Costs} + \text{Lost Income} \\
\text{Settlement} = 3 \times \$1,050 + \$1,000 \\
\text{Settlement} = \$4,150
\]

Tiffany's property damages are not included in the injury calculator because they are handled separately through a property damage claims.

The amount of your property damage is added to the final figure you receive from the personal injury calculator.

For Tiffany's Case this would result in:

<table>
<thead>
<tr>
<th>Personal Injury Settlement: $4,150</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Damage: $2,300</td>
</tr>
<tr>
<td>Total Settlement: $6,450</td>
</tr>
</tbody>
</table>
This is the final amount of what Tiffany's personal injury settlement would be worth. When Tiffany decided to state her claim through a demand letter, she will raise the final injury settlement amount by 80%-100%. This means she will ask between $11,610-$12,900, from her personal injury settlement. This will give her more room to negotiate with the insurance claims adjuster.

**STEP 3. WHAT IS TIFFANY’S LIABILITY?**

This is the first question to ask after using the personal injury calculator. The settlement range Tiffany calculated ($11,610 - $12,900) is what she can potentially get from the auto insurance companies. The amount she actually gets depends on how much she was at fault for the accident.

For example, let's assume that Tiffany's injury settlement is worth $10,000 and the other driver is 100% at fault for her car accident. Then her settlement would be worth the full amount of $10,000. However, if the other driver was 50% at fault, then her settlement would be cut in half to $5,000.

In this scenario Tiffany has several pieces of evidence in her favor.

1. The pictures of the her car crash show that the other driver was driving faster than the posted speed limit of 25 mph.
2. She has several witnesses that saw the other driver cross the STOP sign and can corroborate her story.
3. She has a favorable car accident report that states the driver violated the traffic laws.

Having all this information makes a strong case that the other driver was primarily responsible for the accident. It also makes sure that Tiffany's injury settlement is not decreased from the full settlement amount.
BOTTOM LINE

From this example you can see the thought process that goes into determining your settlement amount.

1. You start with an assessment of your injuries as “soft” or “hard”.
2. You assign a pain multiplier.
3. Add up the medical expenses and lost income.
4. Plug into personal injury calculator
5. Gather evidence and minimize your fault.

Following this process will give you a great initial guess on determining your injury settlement amount.
CHAPTER 5: PERSONAL INJURY CALCULATOR EXAMPLE #2

Here is a summary of the next car accident claim case we will be looking at:

Personal Injury Settlements Summary:
- Name: Amy
- Injuries Suffered: Back and neck strain.
- Medical Expenses: $4,553
- Final Settlement Received: $19,000

Let's look into some of the details of this case to help you understand what goes into an auto accident settlement case.

SUMMARY OF THE CAR ACCIDENT

Amy was running errands one night when she was involved in a car accident. Amy had stopped for a red signal light at an intersection. However, the driver behind her, John, was following too close to her vehicle.

John failed to stop in time and collided with the rear of Amy's vehicle. John was charged with failure to reduce speed to avoid a collision. Both vehicles were towed to a local garage.

PERSONAL INJURIES

As a result of the accident, Amy suffered severe personal injuries. She was transported by the ambulance to the Emergency Room. There she complained of having sharp pain in her upper back and neck.

The X-rays for Amy's neck and back came back with negative results. She was diagnosed with severe back and neck strain.

Amy was prescribed Percocet (5/325mg) to relieve her severe pain and discharged home with instructions to rest and use hot and cold packs.
INJURY TREATMENTS

For two months, Amy was treated by a chiropractor for a total of six treatments. Her treatments consisted of manual manipulation, using transcutaneous electrical nerve stimulation device to reduce her pain, and hot and cold pack therapy.

In addition, for six months Amy received physical therapy treatments consisting of strengthening exercises, massage therapy, and a home exercise program.

MEDICAL EXPENSES

The following is a summary of the Amy's medical expenses after her auto accident:

- Ambulance Bill $200.00
- Emergency Room $433.00
- Physician Bill $250.00
- Radiology Bill $170.00
- Chiropractor $1,000.00
- Physical Therapy $2,500.00
- Total: $4,553.00

CALCULATING PAIN AND SUFFERING

As I've said the most difficult part in auto accident compensation claims is figuring out the value of your pain and suffering. In order to receive a high personal injury settlement, you must demonstrate that your injuries were serious and had a severe impact on your life.

For approximately six months, Amy was in serious pain due to her car accident injuries. These injuries prevented her to complete normal daily tasks such as dressing, lifting, bending, twisting, and sitting or standing for long periods of time without experiencing pain.

Amy's injuries had a serious and visible affect on her daily life.
According to the medical records, these problems were consistent with someone who was experiencing back and neck pain. In addition, causation statements obtained from Amy's treating physicians showed that her injuries were likely caused by the accident. They were not pre-existing injuries which had somehow resurfaced. All of these factors contributed to the final accident settlement amount that was demanded for her compensation claim.

In this auto accident compensation claim case, the amount demanded for pain and suffering was calculated as approximately five times her health care expenses

\[ (5 \times \$4,553.00 = $22,765) \]

It's important to note that Amy's injuries were backed up by her medical report and physician's statements. Otherwise it would have been difficult to clearly prove the car accident and her personal injuries were linked.

It may be obvious that the injuries occurred after the accident. But you never want to take any chances when going against the insurance companies. So keep a copy of your medical report and doctor's statements.

**LOST WAGES**

At the time of the accident Amy was also employed and making $10.00 per hour. As a result of the car accident, she lost 16 hours of wages. Therefore she would be entitled to receive a total amount of $160.00 in lost wages. ($10.00 \times 16 = $160.00)

**LIABILITY**

One of the biggest factors involved in auto accident compensation claims is the issue of liability. The less blame you can get for the wreck, the better your chances of getting a higher accident compensation claim.

In this case, the liability was determined by reviewing the car accident report made by the investigating officer. Witnesses also reported seeing John drive too close to the vehicle. Taking these two facts into consideration, it was found that the accident was caused by John's negligence.
For Amy’s case, a claim demand of $24,978.00 was made in her demand letter. After negotiating the accident settlement with the insurance company, the figure was brought down to $19,000.00.

You may notice that the final settlement is below what Amy demanded. This is typical in insurance claim negotiations. You make an offer and the insurance company makes a counter (lower) offer. You go back and forth until both parties agree to a settlement amount.

**FINAL THOUGHTS**

The important thing to understand is the process that goes into determining your accident compensation claims. The final value always depends on the specifics of your case. How serious were your injuries, how clearly can you prove fault, demonstrate pain and suffering, the reputation of your personal injury attorney (if you hired one) etc.

All of these factors decide on how much leverage you have versus the insurance companies. The better you understand these factors, the better your chances of getting a high personal injury settlement.
CHAPTER 6: CONCLUSION

SUMMARY:

The purpose of this book is to give you a clear and simple way of calculating your personal injury settlement.

We discussed the personal injury calculator to understand which elements make the bulk of your settlement amount. We looked at the differences between soft and hard injuries to determine which type of injuries pay the highest settlement amounts.

We looked at a few example injury cases to understand the thinking that goes into evaluating your accident claim. Finally we looked at 5 simple ways you can document your pain and suffering to further increase your settlement amounts.

NEXT STEPS:

Although we have discussed on a high level how to calculate an injury claim, each person’s case is unique. No two injury cases are alike. Two people can suffer similar injuries yet receive vastly different settlement amount. This is because each person’s injury case involves levels of detail and complexity that can be hard to explain in a simple ebook.

If you would like free help with calculating your personal injury case please fill out free claim estimation form.

If you ever have any questions/comments, you can reach me at

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I hope you have found this guide helpful. I wish you the best of luck.