

What's My Case Worth?

An Example of a Car Accident Case Evaluation form

MVA Driver:

MVA Passenger:

(if passenger normally good liability is implied)

Good Liability: Y N

Police Report: Y N

Citation: Y N

Comment: The other party must be legally at fault to recover. If there is a police report, and the other party is cited, then that makes for a strong liability case.

DWYER WILLIAMS POTTER
Type of Injury: whiplash ATTORNEYS, LLP

back injury / soft tissue

broken bones

I have an injury that requires surgery

Comment: Insurance companies take soft tissue injuries, such as whiplash, less seriously than injuries involving broken bones or surgery.

Immediate Treatment: Y N

Ambulance: Y N

ER: Y N

Hospital: Y N

Medical Doctor: Y N

Comment: This form simply lays out some of the most important factors that insurance companies look at when evaluating auto accident claims. As each case is unique to its factors, this form is for general informational purposes only. **Note: Filling out this form does not create a client / attorney relationship.**

Chiropractic: Massage: Acupuncture: Other:

Consistent Medical Records Kept: Y N

Gaps in your treatment: Y N

Still Treating: Y N

Amount of Medical Bills: _____ Future Medical Bills: _____

Comment: Delay in treatment allows the insurance company to argue that you were not hurt at the scene, or not hurt as badly. Insurance companies put more "stock" in medical doctors, as opposed to chiropractors or acupuncturists. Generally, your case lives or dies on the medical records. A gap in treatment allows the insurance company to argue that you weren't hurt badly enough to necessitate medical care. Generally, the amount of reasonable and necessary medical bills is tied to the value of the case.

Length of Pain and Suffering: [Days, months, years?] _____

Disability: Y N

Permanency: Y N

Comment: The longer you have symptoms, the more valuable your case may be. If you have a related disability and/or permanent injury, this significantly increases the value of your case.

Independent Medical Exam: Y N

Priors/Pre-Existing: Y N

Comment: If you have had a medical examination at the request of an insurance company, and the opinion of the doctor is adverse to you, this may decrease the value of your case. Prior injuries or pre-existing conditions of the same body part can decrease the value of your case.

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Are you employed: Y N

Wage Loss: Y N

Doctor Provided Off Work Slip: Y N

Amount of Wage Loss: _____ Outstanding Wage Loss: _____

Comment: If you are employed, and you have a significant wage loss, that greatly increases the value of your claim. However, you must be taken off work by a doctor IE: off work slip.

Negotiating with insurance companies: The insurance companies are in the business of evaluating cases, and each adjuster evaluates thousands of cases a year. This is why you are at a disadvantage when attempting to negotiate an accident case yourself. It doesn't take much expertise to recover \$10,000 on a \$50,000 case or \$25 thousand on a \$100,000 case. We at Dwyer Williams Potter evaluate, settle, mediate and try over 200 cases a year on average!



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