

Case Audit Settlement Evaluation, LLC & Dr. Frank Liberti

Present A CLE 1.5 Hour Approved Seminar

Commonly Overlooked Severe Bodily Injuries

Identifying Bodily Injury Severity Types That Are Often Overlooked and Can Damage the Injured As Well As the Claim

This program is accredited as Follows:

CLE Credits: General 1.5

When a personal injury client entrusts their well-being into your hands, you may never consider that an injury may go undetected, especially ones that can severely damage the injured party and the claim when overlooked. Due to the differences in; examination levels & CPT codes, "Injury Severity Types", physician qualifications and diagnosis methods – there are several key injuries that go overlooked, especially in ER Rooms.

This course reveals how to identify and represent the following 7 "Injury Severity Types" that can occur after a vehicular crash, even at low speeds with no property damage and are often overlooked.

1. AOMSI
2. Uncinate Process Fracture
3. MTBI's
4. Cervical Chain Ganglia
5. Auto related PTSD's
6. Vertebrobasilar Insufficiency
7. Muscle Tissue Morphology

AOMSI: An injury to the delicate ligaments of the cervical spine that carries 25% impairment rating and a \$66,000 set-aside settlement valuation. Missed 45% of the time, this injury requires special radiographic mensuration analysis according to the AMA for detection.

Uncinate Process Fracture: A fracture of the upward lateral projection of a cervical vertebra, traumatically induced when the head is turned during impact. Takes 2 months to reveal and requires special x-ray positioning .

MTBI's: Even low speed vehicular collisions produce 3 types of MTBI's that occur 90% of the time with a 50% probability of a cerebral contusion.

Cervical Chain Ganglia: This injury occurs to the nerve bundles located in the neck and is represented by a plethora of symptoms that have eluded diagnosis and occur when the head is extended and rotated during impact.

Auto Related PTSD's: The #1 cause of PTSD is now attributed to auto accidents where there are various forms of PTSD detected by special assessment and diagnosis criteria.

Vertebrobasilar Insufficiency: Only in the cervical spine does the vertebral artery serpentine and travel between small openings in the vertebra where it is subject to crimping and cutting off blood flow to the brain when the neck is extended and turned.

Muscle Tissue Morphology: When the muscle is damaged, there are morphologic changes in the tissues and cells where lipid substances cause muscle fatty infiltrate to repair the damaged muscle cells detected months later by palpation or seen on MRI.

This course also presents an understanding of the formula used by insurers to identify “Injury Severity Types” and “Trauma Lines” and determine settlement valuation based on their diagnoses. This is one of the most important components to understand when making the demand for the medical (bodily injury) portion of the claim.

Seminar Agenda

9:00 a.m.

Registration

9:00–9:15

The 12 Unfair Claims Settlement Practice Acts (UCSPA's):

- The Value Drivers of the Personal Injury Claim
- “Decision Points” that determine settlement value
- Understanding & Including Decision Points
- How Value Drivers and Decision Points convert into settlement dollars
- The Decision Point to Dollar Translation Percentage Multiplier Formula

9:15–9:30

How to Prevent Missing and Overlooked Value Drivers

- The most commonly missing Value Drivers and Decision Points
- How missing Decision Points = Missing Settlement Valuation
- Making sure the Decision Points are contained within the demand
- 4 main Decision Point Categories that determine medical value
- Checklist to identify 60 decision points
- How Value Drivers and Decision Points convert into settlement dollars
- The Decision Point to Dollar Translation Percentage Multiplier Formula

9:30-9:45

Impairment Rating

- Impairment Rating comprises 25% of the total valuation of the injury component
- Table Formatting is required to admit the impairment rating as evidence-based
- Specific Disorders of the Spine
- Diagnostic Related estimates of Injury
- Injury Severity Thresholds

9:45 - 10:00

The Process of "IMV Injury Claim Audit" to Reverse Undervaluation's

- Court Process to Eliminate Varying Opinions
- How to establish the preponderance
- Winning the greater weight of the evidence challenges
- Countering Ethics Codes Violations of an Insurance Adjuster

10:00 - 10:30

Formulation of a New Demand to resubmit and Reverse Undervaluation's

- Formulating a 26 section demand in the correct language, format and sequence
- Process to exchange sufficient data, interface and input added valuation in today's bodily injury insurance claim
- Formulating a rebuttal to unfair settlement valuations
- Overcoming Unfair Claims Settlement Valuations