

Case Audit Settlement Evaluation, LLC & Dr. Frank Liberti

Present A CLE 3.0 Hr. General 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 3.0

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.

Seminar Presentation Overview and Timed Syllabus

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.

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It is necessary to be able to detect and counter the insurance company UCSPA’s (unfair claim settlement practice acts) that “contain costs” and lower the valuation of a bodily injury claim and:

- Identify all the Injury Severity Types one can encounter in a low speed vehicular collision
- Reduce unfair, low injury settlement valuations
- Identify & counter the unfair claim settlement practice acts (UCSPA’s).

Seminar Agenda

8:45–9:00 a.m.

Registration

9:00–9:30

Explanation of the Seven (7) Overlooked “Injury Severity Types” That Carry Substantial Injury Settlement Valuation:

- Understanding “AOMSI” - The High Rated Neck Injury Missed 45% Of The Time That Carries A 66 Thousand Dollar Valuation
- The Cervical Vertebra Fracture That Is Commonly Overlooked With Oblique Forces
- Diagnosing The 3 Mild Traumatic Brain Injuries (Concussions) That Occur At Low Speeds
- Understanding Injuries To The Nerve Bundles In The Cervical Area During Neck Extension
- Why Auto Accidents Have Replaced War As The Leading Cause Of PTSD And How To Detect The Different Sub-Syndromes Of The Disorder
- When Rotational Forces Cause Crimping Of The Cervical Vertebral Artery
- How Muscle Tissues And Cells Are Permanently Damaged When They Get Stretched Beyond Their Normal Physiologic Limit

9:30–10:00	The Tort Arena – Representing Injuries In The Demand, “Table” Formatting & Mirroring The Medical Files In The Demand To Exchange Complex Data, Interface And Input Added Valuation In A Colossus Environment
10:00-10:15	How To Determine When UCSPA’s (Unfair Claim Settlement Practice Acts) Have Undervalued a Bodily Injury Claim <ul style="list-style-type: none"> • “Decision Points” and “Value Drivers” that determine settlement value • How Value Drivers and Decision Points convert into settlement dollars • The Decision Point to Dollar Translation Percentage Multiplier Formula
10:30-10:45	Introduction to 6 of the 12 Unfair Claims Settlement Practice Acts (UCSPA’s): <ul style="list-style-type: none"> • Identifying and countering each of the unfair claim settlement practice acts
10:45-11:00	Formulating a Demand in the Presence of UCSPA’s: <ul style="list-style-type: none"> • Formulating the demand In the correct language, format and sequence to exchange sufficient data, interface into a Colossus claim and input added valuation in today’s bodily injury claim environment
11:00-11:15	Winning the “Greater Weight” of the Evidence Challenges: <ul style="list-style-type: none"> • How to Eliminate Varying Opinions, establish the preponderance and win the greater weight
11:15-11:30	Making a Discovery Rebuttal when you suspect the presence of UCSPA’s: <ul style="list-style-type: none"> • Countering Unfair Claims Practices in the rebuttal • Process to compel the insurance company to reveal the factual and legal basis for their low settlement determination • Understanding the ethics codes of the adjuster • Citing Ethics Codes violations of an insurance adjuster in your rebuttal • When it’s time to file a law suit • Prepare defense medical evidence to be used against the UCSPA’s of the adjuster & IME • Key questions to adjusters to expose UCSPA’s • Obtain a memorialized copy of the diary of the claim showing UCSPA’s • Engaging the option of contacting different agencies for investigation of UCSPA’s • Prepare Direct and Cross Exam line of medical questioning for depo or trial
11:30-12:00	Q&A