

PI E-MAIL & FAX ALERT

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Grading injuries sets PI values

ICD-9 847. # is often the kiss of death in PI cases.

Standing alone, the 'sprain/strain of other and unspecified parts' is nebulous at best. It's a throw away diagnosis. Carriers and systems like -- Colossus consider s/s an insignificant injury -- implying only a few visits are necessary.

Recently students at Palmer West, where I get to do a Quarterly Seminar, suggested a powerful tool to help explain the degree of injury in spring/strain cases.

All doctors know the severity of the injury depends on the 'grade'. Too often the severity grade is missing in PI reports and charts.



Grade 1 sprain = minimal tenderness and swelling; Some damage to fibers of the ligament. Minimal impairment.

Grade 2 sprain = Moderate tenderness and swelling. Decreased range of motion. Possibility instability. Moderate impairment.

Grade 3 sprain = Significant swelling and tenderness. Instability. Surgical with severe impairment.

We go anywhere in CA for Significant Cases



Allstate caught cheating on Colossus: will pay \$10,000,000

After a multistate investigation by the National Assoc of Insurance Commissioners, it focused on the use of the fraudulent Colossus claims handling software. 41 other states joined the investigation.

Colossus is used to 'guide settlement offers' in auto accident cases. The probe found 'inconsistencies' how Allstate managed and oversaw its program.

Colossus uses hundreds of bits of information to determine PI values; diagnosis, prognosis, age, location and type of accident. The doctor's and lawyer's reputations are also "measured".

However, even with consistently low offers, Allstate rigged its own system to generate even lower offers.

Allstate agreed to pay \$10 million and will notify claimants the use of Colossus--- something adjusters routinely deny. Allstate promised to add more realistic values--- instead of older jury verdicts. It will also 'tighten internal auditing.' Finally, Allstate claims it will not require adjusters to base settlements only on Colossus values.

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Ask yourself---who would buy an Allstate policy?

See: www.Allstateinsurancesucks.com