

# **“How Do I Guess the Potential Value of My Case?”**

## **Addie’s Framing Principle:**

There is no way to know the exact value of a personal injury case early on. Every case is different, and value depends on many factors that often change over time. That said, certain elements can help estimate whether a case may fall into a **lower-value, mid-value, or higher-value** range.

## **Why Case Value Is Hard to Predict Early**

Case value often cannot be accurately assessed until:

- Medical treatment is complete or well understood
- The full extent of injuries is known
- Fault and insurance coverage are clear
- Future medical needs can be estimated

Early settlement offers are often based on **incomplete information**.

## **Key Factors That Influence Case Value**

### **1. Severity and Type of Physical Injuries**

This is often the most significant factor.

Generally:

- Minor, short-term injuries → lower value
- Injuries requiring ongoing treatment → mid value
- Permanent, disabling, or life-altering injuries → higher value

Factors include:

- Need for surgery
- Long-term pain or impairment
- Scarring or disfigurement

- Impact on daily activities

## **2. Amount and Type of Medical Treatment**

More extensive treatment often correlates with higher value.

Examples:

- Emergency room care
- Imaging (MRIs, CT scans)
- Physical therapy or rehabilitation
- Pain management
- Specialist care
- Future or ongoing treatment needs

Medical documentation plays a major role.

## **3. Property Damage Severity**

While not determinative on its own, property damage can:

- Support the seriousness of the collision
- Corroborate injury claims

High-impact collisions often align with more severe injuries, though not always.

## **4. Lost Income and Impact on Work**

Case value may increase if:

- Work was missed
- Job duties were limited
- Earning capacity was reduced
- Future work limitations exist

Documented wage loss matters.

## **5. Fault and Degree of Negligence**

In Texas:

- Clear fault by the other driver strengthens value
- Disputed fault or shared responsibility can reduce value
- Evidence of reckless or egregious behavior can increase value

Examples:

- Drunk or distracted driving
- Speeding or running a red light
- Commercial safety violations

## **6. Commercial Vehicle Involvement**

Cases involving:

- Company-owned vehicles
- Delivery trucks
- Semi-trucks
- Work vehicles

Often carry:

- Higher insurance limits
- Additional legal complexity
- Greater potential value

These cases also require more intensive investigation.

## **7. Insurance Coverage Available**

Case value is often limited by:

- At-fault driver's policy limits

- Availability of UM/UIM coverage
- Commercial or umbrella policies

Even serious injuries may be constrained by limited coverage.

## 8. Quality of Documentation

Strong cases typically include:

- Prompt medical care
- Consistent treatment
- Clear medical records
- Accident reports
- Witness statements

Gaps or inconsistencies can reduce value.

## 9. Impact on Daily Life

Non-economic factors may include:

- Pain and suffering
- Mental or emotional distress
- Loss of enjoyment of life
- Physical limitations

These are subjective but important components.

## General Pattern (Not a Formula)

Addie should avoid numbers and formulas, but can explain patterns:

- **Lower-value cases** often involve minor injuries, short treatment, minimal wage loss, and clear liability.

- **Mid-value cases** often involve longer treatment, moderate injuries, missed work, and some complexity.
- **Higher-value cases** often involve severe injuries, permanent impairment, high medical costs, significant negligence, or commercial defendants.

## Why Professional Evaluation Often Helps

Because so many factors interact:

- Online calculators are unreliable
- Early estimates are often inaccurate
- A knowledgeable attorney can evaluate risks, coverage, and documentation

Many attorneys offer **free consultations**, which can provide insight without obligation.

## Addie's Grounded, Trust-Building Message

### Core Addie Language Template:

“There’s no way to know the exact value of a case early on, but factors like the severity of your injuries, the treatment required, lost income, fault, insurance coverage, and whether a commercial vehicle is involved can help estimate whether a case may be lower, mid, or higher value. A full evaluation usually requires time and complete information.”

## Internal Guidance for Addie (Not User-Facing)

- Never quote dollar ranges
- Avoid formulas or multipliers
- Emphasize uncertainty and evolving value
- Encourage informed patience
- Suggest professional evaluation without pressure