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LAW FIRM PLLC

The Personal Injury Settlement Worksheet

Use this worksheet as a guide to help you negotiate a fair settlement with the insurance company. Keep in mind that these numbers are just estimates, and your actual settlement may be more or less. But this will give you a good starting point for negotiations.

Medical Bills = _____

If you didn't seek medical help but have pain and suffering, multiply each day you suffered from pain by the amount you usually make in a day's work to get your total for this factor. Add how much the visits cost if you seek treatment, whether from a chiropractor, acupuncturist, or physical therapist. Getting your health back is worth the expense. You deserve compensation for what you've had to spend to find your normal again.

Property Damage = _____

Enter the amount of damage to your vehicle for bodywork or if you had to take a total loss amount.

Lost Earnings = _____

Enter the total amount of your lost earnings. If you took paid time off, enter those days as non-paid. For every day you missed, add it all together.

Estimated Future Medical Expenses = _____

For example, if your physical therapist estimates that you will need to see him every week for one more year, add the cost of that into this factor. This category is for any ongoing treatments related to the accident.

If you plan for ongoing medical treatments related to your accident for the next 30 years or more, add all of what you expect to pay and adjust for inflation.

Future Lost Income = _____

Enter an estimate of future lost income due to needed future medical treatments or recovery time when you won't work. If you will never work again or change careers because of the accident, consider your new field and whether your new salary will keep your income stable in the future.

Your Total = _____

The next step is adding up all of the factors above.

The Multiplier for General Damages = _____

Calculate your pain and suffering. Use 1.5 as a starting point. If you have extensive injuries that will last a lifetime, you may go as high as 5. Still, a settlement with a multiplier of 5 involves severe medical issues with continuing pain or lifelong future struggles caused by the accident.

Your Total _____ **x Multiplier** ____ = _____

Take the total amount and multiply it by the below multiplier for general damages. This is your final settlement figure. To determine a range of what to expect, change the multiplier to 1 and find your low-end settlement amount. Then change the multiplier to 5 to find your settlement for a very high-end payout.