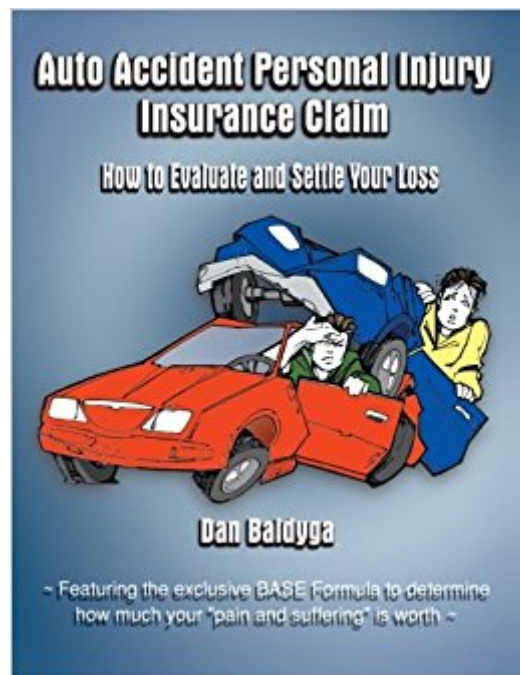




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# Auto Accident Personal Injury Insurance Claim: (How To Evaluate And Settle Your Loss)



## Synopsis

Auto Accident Personal Injury Insurance Claim reveals the inside secrets of claim negotiating and shows you how to settle your case for top dollar. This book will guide you through the insurance claim wilderness and provide you with the answer to that critical question: How much is my 'pain and suffering' worth? The mystery of how to place a value on your 'pain and suffering' has been solved with the introduction of BASE: The Baldyga Auto Accident Settlement Evaluation Formula. It will help you to prove your losses, and to know how to present them during your negotiations. You'll learn the all-important 4 'Values' that BASE provides for you: The PREMIUM Value, The MEAN Value, The CORE Value and The LOW Value. The BASE Formula is a simple, yet revolutionary evaluation tool. Knowing how to guide an accident claim to a victorious payoff is not an exclusive ability, possessed by a select few. Don't be seduced into thinking you can't do it yourself. That simply isn't true! This book will show you how. If you've been in an accident and you're uninformed, you have little or no concept of the ultimate value of your possible recovery. Because of this, you're less able to make appropriate demands. As the claims negotiation process moves towards a close, your settlement demands are very often too low or too high. You're ignorant of the accepted principles, which justify your demands. When you attempt to negotiate a settlement with these handicaps, you run a strong chance of being victimized. The amount of compensation you should be paid isn't found in a crystal ball. Rather, a number of simple factors such as the type of accident, related injuries, out-of-pocket expenses, medical costs and lost wages all go into determining how much a claim is worth. What amount an insurance company is willing to pay actually falls into a fairly narrow spectrum. To read this book is to become informed on bodily injury claim settlement facts and details. You'll discover how to implement BASE so y

## Book Information

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## Customer Reviews

This book covers every strategy, from the initial telephone calls to the medical examination and then finally the actual settlement, one should employ to obtain the best possible settlement of their claim. But the most important part of this revolutionary book is the introduction of The BASE Formula, The Baldyga Auto Accident Settlement Evaluation Formula. BASE is a never before known settlement tool that Baldyga has created. Experts are calling BASE "spectacular" and "amazing" because it explains, in simple, easy to understand language, exactly, right down to the last hundred dollar bill, how much ones "pain and suffering" is worth.

Dan Baldyga has a lifetime of experience in the field of motor vehicle accidents, personal injury, and compensation. He worked his way through college employed by a detective agency. His assignments included insurance fraud, missing persons, financial and background investigations, and undercover operations. He specialized in representing major New England insurance companies for whom he collected evidence in the inquiry of automobile accidents. Upon graduation, Baldyga joined the United States Navy and was assigned to the Special Unit in Criminal Investigations, where his primary duty was to travel throughout the Mid-West determining negligence and bringing to a conclusion those accident cases involving government motor vehicles. After serving in the Navy, he entered the world of insurance claims where he worked as an adjuster, was promoted to supervisor and then to claims manager. He spent the last five years of his career assisting company attorneys at court trials. In 1968, Baldyga wrote the ground-breaking *How To Settle Your Own Insurance Claim*, published by Macmillan. At the time, this revolutionary concept to assist laymen with their insurance claims created a heated debate within both the insurance and legal fraternities; it was the first book to reveal the secrets surrounding the settlement of motor vehicle accident claims. It had never been done before! Baldyga appeared on over 100 regional and national television and radio talk shows throughout the United States. His innovative book sold 57,000 copies. His publications also include the 1983 novel, *A Sailor Remembers*, and his second 'how to' insurance claim guide, *Secrets Never Told*, was released in 1998. He is a featured columnist and his articles appear monthly in *Truckers 2000* and *Independent Truckers Journal*. His insurance claim pieces have appeared in dozens of magazines over the past several years including, *Spare Time*, *Motorcycle Tour*. In his new book, *Auto Accident Personal Injury*

## Insurance Claim, Baldy

DIY -- Do It Yourself -- is big these days. There is even a DIY channel on cable TV. Home improvement projects are fertile ground when it comes to DIY. Fewer, though, might undertake to become their own claims adjuster after being in an automobile collision. Many people understandably find the insurance claims process forbidding and frustrating. To the attempted rescue comes author Dan Baldyga in his book, *Auto Accident Personal Injury Insurance Claim*. Though I have been in the insurance claims business for 30+ years, I had never heard of this book. I only became aware of it recently in connection with consulting as an expert witness on a litigated insurance dispute. Baldyga's book is essentially a do-it-yourself guide for consumers who are willing to roll up their sleeves and try to handle their own automobile insurance claim. The context here is one of relatively modest injuries. The author, who claims to be a former insurance adjuster and who does not have a law degree, offers a "BASE" formula for unrepresented claimants and policyholders to use in negotiating with their insurance company for settlements. This formula is a multiple of the medical bills and damages quantified by the policy holder. The author hopes to create a level playing field between the unrepresented consumer and the insurance adjuster. (By unrepresented, we mean somebody who has not hired an attorney to handle their insurance claim.) Baldyga clearly believes that he can empower consumers to handle their own insurance claims and to reach a satisfactory resolution. Those in the insurance claim field may take sharp exception to his formulaic approach, which he calls the base approach. It gives a Low range value, Core value, Mean value and Premium value for an injury claim. These involve multiplying special damages by factors of two, three, three-point-five and four. "BASE" is an acronym that stands for Baldyga's Auto accident Settlement Evaluation. Adjusters may feel the BASE approach is base, and may be loath to confess that they utilize a formula approach, including but not limited to the "three times the specials" yardstick. For one thing, why should special damages for diagnostic tests like laboratory work, x-rays or other radiology imaging be multiplied by two, three or four times? Second, using such the formula arguably encourages patients to seek overtreatment and excessive treatment in order to goose up their special damages. Tons of physical therapy. "Heavy" bills for endless chiropractic care. Etc. Third, the formula does not take into account situations of overtreatment or thorny causation questions where there may arise fairly debatable issues as to whether the special damages are due to an auto accident or due to the natural progression of a pre-existing medical condition. Liability factors may also be less than clear-cut, warranting some discounting off the multiplication formula. These are all factors which may undercut the utility and validity of a formulaic

approach or any presumption that there is proportionality between medical bills and the true value of the claim. In some cases that may be correct. In other cases, it may be a foundation built on quicksand. To his credit, Baldyga does not demonize insurance adjusters. He maintains the most claims adjusters are reasonably fair and are not out to victimize honest claimants. By and large, he finds that they (adjusters) are professionals and he believes that they're always looking for ways to finalize a case, not looking for ways to deny claims. As he states, "Contrary to public opinion most adjusters don't stay up nights attempting to create new ways to resist the payment of a claim." He recommends that disgruntled consumers and policyholders keep their cool and not unload on claims adjusters. Baldyga maintains that he has a lifetime of experience in the field of motor vehicle accidents, personal injury and compensation. Personal injury attorneys may wince at this book since, if it has its intended effect, it will result in fewer cases going to attorneys. For intrepid consumers who want a guidebook and cookbook for navigating the automobile car insurance process, Baldyga's book may provide a handy reference guide. Its advice may rankle claims adjusters in its fundamental formulaic approach, however.

This book helped me to settle my car accident case without an attorney. I was sitting at a stop sign and got rear ended by another driver. The book provided step by step instructions and offered helpful tips on how to negotiate with the claims adjuster. The only item the book lacked was how to write a demand letter. However, I received that information by Google "Demand Letter" and found a nice example with tips on what to write. When I was close to settling my case I called an attorney to see if he could provide me with a bottom line dollar settlement figure. The attorney told me that if he represented me he would possibly get \$10,000 tops. Of course, I would have to subtract his 1/3 percent fee. Well, after following the instructions of this book I ended up receiving \$10,500 for my case without paying the 1/3 fee of \$3,150 which would have left me with only \$7,350. Since I represented myself I received the FULL \$10,500.

I read this book before the other drivers insurance adjuster even had a chance to call me after my motor vehicle accident. This book breaks down the insurance claim process so that each reader is able to understand it and comprehend their situation. I highly recommend this book for anyone involved in a motor vehicle accident and having insurance!

It was a perfect book. With the very little education I had, I could understand this book very well and no need for an attorney. It is all about being truthful and straightforward. As long as you followed

the principles of this book, you should come better financially than employing a lawyer, for most part the case rest on facts than law.

This book was very informative though was quite wordy and I had to read and re-read a couple areas a couple times to understand it. However, I was able to make a chart for myself based on his explanation and will use that as a basis for the settlement amount I am requesting from the insurance company of the other, at-fault, driver. After reading this book, I am confident and feel very steadfast in the settlement amount that I have requested from that insurance company. I'm anxious for the final outcome!

Very informative. Pretty much goes over everything you need to know about auto insurance claims, even if you didn't know you needed to know it!

really helpful book. good seller

If you want to educate yourself about the process of your claim and be able to follow along with what your lawyer is doing then great. It was informative and insightful.

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