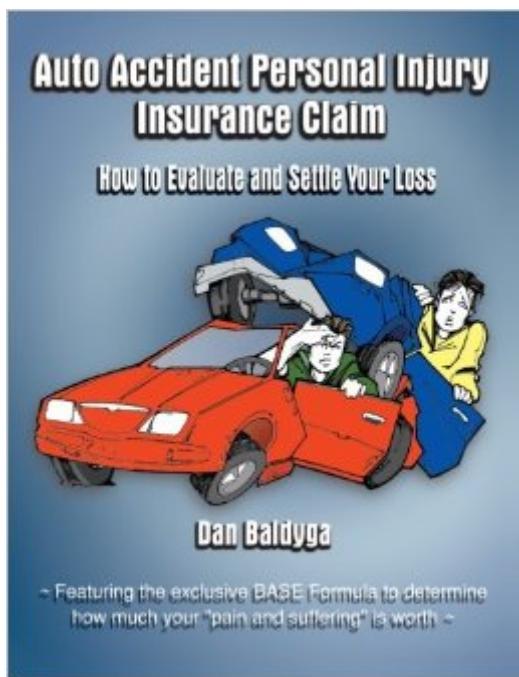


The book was found

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, you're 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 you

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Customer Reviews

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 feel 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.

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