



INSURANCE

Matters

WHAT'S MY CLAIM WORTH?

As a personal injury lawyer I have been asked this question many times. People call me wanting to know how much compensation they are entitled to as a result of the injuries they suffered in a car accident.

Most of the time the calls come from individuals that were injured several months earlier and are dealing directly with ICBC in trying to settle their claim. They tell me that ICBC has made an offer and they simply want to know whether that amount is fair.

Unfortunately there is no simple answer to this question. In fact the discussion inevitably involves me asking several questions of them in an attempt to try and determine the basis upon which ICBC has valued their claim. "Have you made a full recovery? What does your doctor say about how your injury may affect you in the future? Is there a chance that you will require further surgery or prematurely develop other conditions such as arthritis? etc."

In most instances, the callers have not made any inquiries of their doctors about their future. Generally they have not even asked the ICBC adjuster to give them copies of any medical reports that ICBC may have obtained from their doctor.

The medical evidence concerning your injuries and the impact they may have upon your future health and future employability is extremely important. Depending on the nature of your injury, the answers to these questions may entitle you to compensation that far exceeds what you have been offered. It is unlikely that ICBC would pursue detailed opinions on these matters from your doctor.

Remember that the adjuster you are dealing with at ICBC is representing the driver of the vehicle that injured you, as it is that driver's insurance that is responsible to pay your loss.*



BY MERV SADDEN

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Contact Fulton & Company's Personal Injury Team

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