

# Saale & Bailey, L.C.

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## ***VALUING YOUR PERSONAL INJURY CASE***

Our firm has significant experience in understanding the monetary value of claims and will diligently evaluate all aspects to establish the fair and complete value of your case.

A number of factors must be considered in determining the value of a claim. Typically, an injured party seeks recovery for physical and emotional pain and suffering, medical expenses, lost wages and other economic losses. (Actual or compensatory damages). In some cases, an individual may recover additional damages to punish the responsible party for conduct recklessly or intentionally designed to injure the individual. (Punitive damages). The spouse of an injured person may also have a claim for loss of the injured spouse's companionship, affection and support. (Loss of consortium).

Once we complete our investigation, we will be in a position to evaluate more accurately the worth of your claim. Several factors go into the determination of the value of your case, including the severity and permanency of your injuries, the costs of medical treatment, wage and income loss, and other out-of-pocket losses. The value also depends upon the jurisdiction where your case will be tried, the nature of the other party's conduct, prior injuries or accidents and other factors that may impact a jury's decision.

We will determine, based upon our experience, whether to file suit immediately or attempt to negotiate with an insurance company before filing suit. In addition to those factors listed above, the insurance company will also evaluate the competence and experience of your attorney and utilize databases to determine verdicts and settlements in similar cases in order to evaluate the value of your claim.

If we are unable to settle your case with the insurance company, a lawsuit will be filed. Necessarily, there is an unavoidable uncertainty in trying a lawsuit. The case will be decided by a jury made up of different people, some of whom may be sympathetic and others unsympathetic based upon their own experiences. Our objective is to maximize just compensation for you.

**AT THE TIME OF YOUR INITIAL CONSULTATION**, it is a good idea to bring a copy of all documents relating to your situation:

1. Copies of police reports or accident reports detailing your injury
2. Copies of hospital, doctor and therapy records
3. Bills from medical care providers
4. Information regarding health insurance coverage and automobile insurance coverage
5. Reports from doctors regarding your diagnosis and prognosis
6. Information about anticipated future medical costs, if any
7. Information regarding work you missed as a result of your injury
8. A listing of the ways your life has been affected by your injury
9. A calendar, with all the important dates (date of injury, dates of surgery or other treatment and so forth)
10. A description of any interaction with insurance companies
11. Copies of correspondence with insurance companies
12. Copies of any claims already filed with your employer or an insurance company