

**By: Dan Baldyga**

**The “Bottom Line” regarding “Whiplash Crash Facts” (accumulated up-to-date 2004 - - and including all the previous years) are as follows:**

**THERE ARE 8 SERIOUS AND ABSOLUTE FACTS IMPACTING AND REGARDING THAT WHICH IS TODAY IDENTIFIED AS A “WHIPLASH” INJURY. THEY ARE AS FOLLOWS:**

- 1#. The “Threshold” for cervical spine soft tissue injury becomes a reality at 5 MPH.**
- 2#. Most injuries occur at speeds below 12 MPH.**
- #3. Crashed cars can often withstand collision speeds of 10 MPH (some even more) without sustaining damage. (THUS: The concept of “No Property Damage - No Cash” has absolutely been invalidated)!**
- #4. A delay in the onset of symptoms has been found to be the “Norm” rather than the “Exception”.**
- #5. Mild traumatic brain injury can be the result of a Whiplash -Type injury. (These symptoms are often referred to as, “Post Concussion Syndrome”).**
- #6. Up to 10% of victims of “Whiplash” become totally disabled !**
- #7. Of the 31 important whiplash studies since 1956 (19 of them executed since 1990) regarding patients from all vectors of motor vehicle accident collision impacts it was found that “over 60% of them” needed long-term medical follow-up.**
- #8. During 2003 several million Americans suffered a “Whiplash-Type” injury. This figure continues to flow into the stratosphere each and every day at an alarming rate of speed!**

**TIME NEEDED TO RECOVER**

**Studies have proven that 45% of the victims remained symptomatic at 12 weeks and 25% remained symptomatic at 6 months. The most minor cases needed at least 8 weeks to recover. The time needed to stabilize in the more severe cases took 17 weeks. THUS: The written (and often declared) notion that “Whiplash Injuries Heal In 6 To 8 Weeks” is not true !**

**CHILDREN AND THE “WHIPLASH-TYPE” INJURY: Youngsters who have had Whiplash-Type injuries display sleep disturbances and nightmares, difficulties in talking to parents and friends, mood disturbances, poor academic performance and specific fears when it came to impact related play.**

**ANOTHER SERIOUS CONCLUSION: Children who have been involved in motor vehicle accidents are often neglected as having had “Any various types of injury”, when in actuality, they suffer from the same symptoms as adults. As a matter of fact, they’re at a greater risk for damages - - especially when it comes to “WHIPLASH”!**

**THE 5 MOST COMMON MYTHS AS APPLIED TO “WHIPLASH”**

- #1. Low speed impact crashes don’t cause injuries.**
- #2. Injuries heal in 6 to 12 weeks.**
- #3. A patient’s pre-injury psychological makeup affects recovery.**
- #4. The greater the vehicle damage the greater the occupant injury.**

**#5. An “Accident Re-Constructionist” can predict injury potential. All five of these “Conclusions” have been proved to be totally incorrect !**

### **3 SOLID “INJURY-CRASH-FACTS”**

**#1. Most injuries occur at speeds below 12 MPH.#2. Rear-end impacts of 6 MPH to 12 MPH cause the most injuries. #3. Between 1 and 2 years post-injury, 22% of patient’s conditions have not returned to “Normal”**

### **9 ABSOLUTELY CORRECT WHIPLASH RISK FACTORS**

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**#1. DEGENERATIVE DISEASE: Headaches and/or neck injury pain (for whatever reasons) prior to the crash.**

**#2. PRE-EXISTING HEALTH PROBLEMS: These can positively lead to even greater pain.(For example: A solid Arthritis situation will always lead to the severity of the injury and the pain).**

**#3. VEHICLE SIZE: Even if both are about the same size an 8 MPH impact produces two times the force of gravity. If one is greater than the size of another the Gravity-Force becomes monumental!**

**#4. HEADREST POSITION: The injury becomes much worse if it’s too far away. It must be close enough to catch the head in time - - or about 2 inches. (Over 98% of the headrests are more than 2 inches from the head).**

**#5. POSITION OF HEAD AT IMPACT: If not positively straight (it rarely is) all the G Forces are localized to one side of the spine, substantially increasing the severity of injuries.**

**#6. AGE: How old one is plays a crucial role regarding a “Whiplash-Type” of injury. Why? Because as the body becomes older, ligaments become less pliable, muscles are weaker and less flexible plus there’s a decreased range of motion.**

**#7. WOMEN AND CHILDREN: They injure more seriously than men because they have smaller necks. They may also be too close to the steering wheel, airbag and/or are wearing an improper fitting shoulder harness.**

**#8. NON-USE OF: The motor vehicle’s shoulder harness.**

**#9. FAILURE TO WEAR A SEAT BELT**

### **YOUR MEDICAL PAYMENTS COVERAGE**

**AN INJURED INDIVIDUAL MUST READ AND UNDERSTAND ALL THERE IS TO KNOW ABOUT THEIR MOTOR VEHICLE INSURANCE “MEDICAL**

**PAYMENTS” COVERAGE: This coverage pays all Medical (and often even funeral expenses) for you, your spouse and even relatives living in your home, and/or others who are injured while operating your motor vehicle.**

**HERE’S A “BIGGIE” THAT MANY PEOPLE ARE NOT AWARE OF: You and your resident family members may also be covered as pedestrians regarding the payment of your medical bills - - should you have been struck and injured by a motor vehicle.**

**PLUS: WHEN IT COMES TO YOUR MOTOR VEHICLES “MEDICAL PAYMENTS” COVERAGE - - HERE ARE TWO HUGE FACTS YOU MUST INVESTIGATE: #1. You’re usually paid (regardless of who was at fault for the accident) up to the limit of the coverage you’ve selected. #2. The coverage often extends to expenses incurred - - within the first three years of the accident !**

**DISCLAIMER: The only purpose of this article INFORMATION REGARDING THE MOTOR VEHICLE ACCIDENT “WHIPLASH-TYPE” INJURY - - AS OF LATE 2004 is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga, Tony Lombardozzi nor ACRS AUTOMOTIVE COLLISION REPAIR SERVICES NETWORK make any guarantee of any kind whatsoever; NOR do they purport to engage in rendering any professional or legal service; NOR to substitute for a lawyer, an insurance adjuster, claims consultant or the like. Whenever such help is desired it is THE INDIVIDUALS RESPONSIBILITY to obtain such services.**

**All of the information necessary for you to deal with and handle the above issues are spelled out within the contents of Dan Baldyga’s third “How To” Insurance Claim Book AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss) found on the internet at <http://www.caraccidentclaims.com> or <http://www.autoaccidentclaims.com>. This book also contains BASE (The Baldyga Auto Accident Settlement Evaluation Formula). THE BASE FORMULA will tell you exactly how many dollars the “Pain and Suffering” you endured because of your accident - - are worth!**

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