

\$235,000 Settlement for Rear-end Collision

Denville, NJ

Christopher L. Musmanno, Esq., Chair of the Personal Injury Department and Certified Civil Trial Attorney with the law firm of Einhorn, Barbarito, Frost & Botwinick, PC, Denville, NJ, announces a \$235,000.00 settlement for injury from a rear-end collision.

Plaintiff was born in 1951. The interesting thing about her case is the fact that it involved two (2) separate automobile accidents occurring on August 13, 2013 and October 30, 2013, both of which were rear-end hit collisions and both of which involved only minor property damage. The fact that the case dealt with multiple accidents so close in time, both of which were relatively insubstantial, presented difficult problems when she underwent surgery following both accidents. After each accident, she was taken via ambulance to the hospital and she treated with various doctors for physical therapy and chiropractic manipulation. Subsequent to the second accident, she underwent an MRI examination which revealed two (2) herniated discs in her cervical spine at C5-C6 and C6-C7. Her upper extremity EMG test was abnormal and after a course of epidural steroid injections, she underwent two (2) level interbody discectomy and fusion surgeries at C5-C6 and C6-C7 with decompression of the spinal cord and placement of instrumentation and a cage with neurosurgeon, Dr. John Cifelli.

The tortfeasor in accident number one (1), only had a \$50,000.00 policy limit which was immediately tendered. An underinsured motorist bodily injury claim was made against the plaintiff's insurer for accident number (1). In addition, a claim against Allstate was made as the insurer of the tortfeasor in accident number two (2). With contribution from the various insurance companies, the case was settled for the total amount of \$235,000.00 after an arbitration hearing. The underlying tortfeasors in each accident contributed monies toward the settlement as well as the underinsured motorist carrier of the plaintiff for the total amount of \$235,000.00. With multiple insurers, multiple accidents with overlapping treatment and minimal property damage, we believe the result was successful.